



THE BUSINESS GUIDE;

OR,

SAFE METHODS OF BUSINESS.

BY

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PRINCIPAL OF THE NORTH-WESTERN BUSINESS COLLEGE, NAPERVILLE, ILL.

WITH

AN INTRODUCTION

BY

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FRANKLIN.

Seest thou a man diligent in his business? He shall stand before kings.—Prov. 22: 27.

Entered according to Act of Congress, in the year 1886,
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PRESIDENT A. A. SMITH,
WHO, FOR OVER FIFTY YEARS, WAS ONE OF THE MOST PROMINENT
AND INFLUENTIAL EDUCATORS OF AMERICA.

INTRODUCTION.

THIS little book, "THE BUSINESS GUIDE," will recommend itself to all who desire, in a cheap form, full information as to methods of doing business. It contains all that is practical and valuable in Hill's Manual, Gaskell's Compendium, and other books of like character. It is a complete hand-book of business law and business forms. Besides, it contains a Business Dictionary, many useful tables, abbreviations and information, important to all, upon various other topics.

BUSINESS ENERGY.

For lack of that information which this book contains, business men lose thousands of dollars every day. Millions are lost in litigation, owing to careless habits, or to ignorance of the proper methods of doing business, to say nothing of the losses, for the same reason, by the trickery of confidence-men and sharpers in general.

Such a guide is a necessity to young men and young women to prepare them, by the adoption of correct and safe methods of business, for thoroughness and success. It is simple and comprehensive, adapted to the wants of every one, whatever his occupation may be. Its principles can be easily understood, and readily applied in practice.

It ought to be in the hands of every teacher, and of every scholar of sufficient age to understand business transactions. It deserves, indeed, a place in every household.

A. A. SMITH.

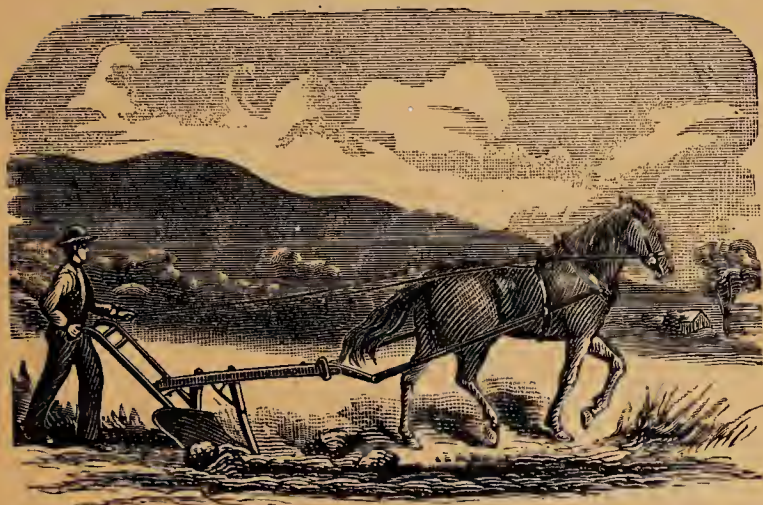
Naperville, Ill.

BUSINESS ENERGY.

"Blest work, if ever thou wert a curse of God, what must His blessings be!"—*J. B. Sewirk.*

"Our greatest glory is not in never falling; but in rising every time we fall."—*Confucius.*

We love our upright, energetic business men. Pull them this way and then that way and the other, they only bend, but never break. Trip them down, and in a trice they are on their feet. Bury them in the mud, and in an hour they will be out and bright. They are not ever yawning away existence, or walking about the world as if they had come into it with only half their soul; you can not keep them down; you can not destroy them. But for these the world would soon degenerate. They are the salt of the earth. Who but they start any noble project? They build our cities and rear our manufactories. They whiten the ocean with their sails, and blacken the heavens with the smoke of their steam-vessels and furnace-fires. They draw treasures from the mines. They plow the earth. Blessings on them.



CORNELIUS VANDERBILT EARNING HIS FIRST ONE HUNDRED DOLLARS.

PRACTICAL RULES FOR SUCCESS.

“Economy is itself a great revenue.”—*Cicero*.

“Be not simply good, be good for something.”—*Thoreau*.

1. Keep your health good by adopting regular and steady habits.
2. Never be afraid to say no. Every successful man must have the backbone to assert his rights.
3. Remember that steady earnest effort alone leads to wealth and high position.
4. Be not ashamed to work, for it is one of the conditions of our existence. There is not a criminal who does not owe his crime to some idle hour.
5. Never covet what is not your own.
6. Remember that time is gold.
7. To industry and economy add self-reliance. Do not take too much advice, think for yourself. Independence will add vigor and inspiration to your labors.
8. Don't be selfish. Selfishness is the meanest of vices, and the parent of a dozen more. Selfishness keeps a penny so close to the eye it can't see a dollar beyond.
9. Never forget a favor, for ingratitude is the basest trait of a mean man's character.
10. Never taste or touch that which befores the mind or dethrones the reason. A drunken man is always at the mercy of his enemies.



THE EARLY HOME OF ABRAHAM LINCOLN, WHO WAS KNOWN AS "HONEST ABE."

HONESTY.

No legacy is so rich as HONESTY.—*Shakespeare.*

He who freely praises what he means to purchase, and he who enumerates the faults of what he means to sell, may set up a partnership with Honesty!—*Lavater.*

What is becoming, is honest, and whatever is honest must always be becoming.—*Cicero.*

Nothing more completely baffles one who is full of trick and duplicity himself, than straight-forward and simple integrity in another.—*Colton.*

Truth and honesty show themselves in various ways. They characterize the men of just dealing, the faithful men of business, the men who will not deceive you to their own advantage. Honesty gives full measure, just weights, true samples, full service, and a strict fulfilment of every engagement.

The truth of the good old maxim, "Honesty is the best policy," is fully demonstrated every day of our life; and uprightness and integrity are found as successful in business

as in everything else. As Hugh Miller's worthy uncle used to advise him, "In all your dealings give your neighbor the cast of the bank—good measure, heaped up, and running over,—and you will not lose by it in the end." Truth is the essence of principle, integrity and independence, and every man needs it. Absolute veracity is more needed to-day than at any former period in our history.

Remember that honesty rises above fortune and above kings; by that alone, and not by the splendor of riches or of titles in glory acquired, that glory which it will be your happiness and pride to transmit unspotted to your posterity. Honesty is greatness itself; dishonesty never made a man great, and never will. Rather be and continue poor, while others around grow rich by fraud and disloyalty, rather be without place or power, while others beg their way upward; rather bear the pain of disappointed hopes, while others win their way by flattery, and forego the gracious pressure of the hand for which others cringe and crawl. Wrap yourself in the cloak of virtue, and seek your bread with an honest hand, and if you grow gray in this cause, with unsoiled honor bless God, and rejoice.

"The honest man, though e'er so poor,
Is king of men for all that."

GOOD MANNERS.

Manners are the ornament of action.—*Smiles.*

Guard manners, if you would protect the morals.—*Davidson.*

Sow good services; sweet remembrances will grow from them.

Mme. De Stael.

Good manners is the art of making easy the persons with whom we are brought in contact.—*Anonymous.*

Virtue itself offends when coupled with forbidding manners.—*Middleton.*

A good name is the best thing in the world; either to get one a good name, or to supply the want of it.—*Anonymous.*

An old saying, "politeness costs nothing, and accomplishes wonders," is a good one. Of course, politeness without sincerity is simply a refined form of hypocrisy, and sincerity without politeness is but little better. A savage, a barbarian can

be honest, but is not likely to be very polite. So politeness of speech and manners is the distinguishing trait between the civilized and the uncivilized.

A coarseness and roughness of speech, a studied effort to say things that grate upon or wound the feelings of a person possessing ordinary refinement, is utterly, inexcusably and wholly indefensible.

There are many persons, however, who seem to have the idea that because they are honest, sincere and sympathetic, after a fashion, they are excusable for being impolite, and consequently justified in cultivating boorish manners, and indulging in rough speech; but this is a mistake. It pays to regard the feelings of others, especially when it costs us nothing. It does not follow because a man is polite that he is therefore insincere. Politeness and sincerity can go together, and the man or woman who possesses both will get along much better than the individual who has either without the other.

BUSINESS MANNERS.

1. Be cheerful, and show proper civility to all with whom you transact business.

2. There are many who have failed in business because they never learned to respect the feelings or opinions of others.

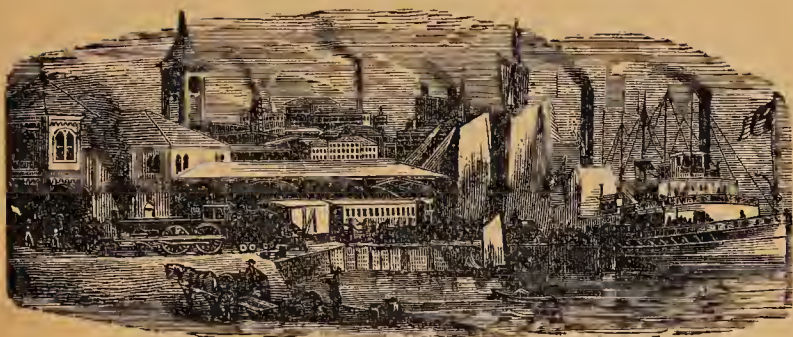
3. Kindness of manners is the best capital to invest in a business, and will bear a higher rate of interest than any other investment.

4. Be accomplished, polite, refined, civil, affable, well-behaved and well-mannered, and you will never lose by it.

5. Manners make the business man, and give him the art of entertaining and pleasing all with whom he has business relations.

6. If you wish to change a man's views in reference to some business transaction or other negotiations, respect his opinions, and he will be respectful and listen to your arguments.

7. There are a thousand easy, engaging little ways, which we may put on in dealing with others, without running any risk of over-doing it.



BUSINESS.

BUSINESS, in every age of the world, has been the chief pioneer in the march of man's civilization. Blessings everywhere follow its advancing footsteps. It travels over no blood-stained fields to secure its noble ends, but everywhere brings man into friendly and harmonious intercourse. It removes local prejudices, breaks down personal antipathies, and binds the whole family of man together by strong ties of association and of mutual and independent interests. It brings men together, and towns and cities are built; it makes man venture upon the seas in ships, and traverse continents on iron pathways, and wherever we go, whether abroad or at home, it is business that controls the great interests of the world, and makes the affairs of men mighty.

HOW TO DO BUSINESS.

One cannot do successfully what he does not perfectly understand. He may have competent employes or trusted attorneys to do his business, but they may do his work imperfectly, or seek their own ease or profit at his expense, and he not being able to detect their malpractices must suffer the loss, or perhaps fail. Or he may attempt to manage everything himself, commit fatal errors, as he will be almost sure to do, and thereby sustain a still greater loss. "First understand every detail of your business, and then go ahead."

A wealthy farmer said, when asked how he made his money. "Sir, *I understand my business* and attend to it." In that reply is the sum and substance of all true success.

EDUCATION.

Stay at school another year or two, and don't be ashamed of what ought to be your glory, that you want to learn more. Step from the district school to the high school, from the high school to the college, if you can. Get a business education by all means,—you will never learn too much. If you desire to become a mechanic instead of an engineer or a farmer, an education will not unfit you to become either. It will always be capital bearing a large income of interest.

“When home and lands are gone and spent,
Then learning is most excellent.”

GET INTO THE RIGHT PLACE.

How many poor physicians who would have made masterly mechanics; how many wretched merchants, who would have made noble, athletic farmers; how many pettifogging parchment-minded lawyers, who might have done the community some service as cobblers. No wonder the old philosopher said, “God has made in this world two kinds of holes: round holes and three-cornered holes, and also two kinds of people: round people and three-cornered people, but almost all the round people are in the three-cornered holes and the three-cornered people in the round holes.” Hence the uneasiness and unhappiness of society and the failure of so many enterprises. Get into the right place, stay there and master your situation, and success is yours. There never was a business in which all failed. There is always room at the top.

WHAT TO DO.

Young men, you are the architects of your own fortunes. Rely upon your own strength of body and soul. Take for your star, self-reliance. Don't take too much advice—keep at your helm and steer your own ship, and remember that the great art of commanding is to take a fair share of the work. Think well of yourself. Strike out. Assume your own position. Put potatoes in a cart over a rough road, and the small ones go to the bottom. Rise above the envious and jealous. Fire above the mark you intend to hit. Energy, invincible deter-

mination, with a right motive, are the levers that move the world. Be in earnest. Be self-reliant. Be generous. Be civil. Read the papers. Advertise your business. Make money, and do good with it. Love your God and fellowmen. Love truth and virtue. Love your country and obey its laws.



IT NEVER PAYS TO MISREPRESENT THE THING YOU ARE SELLING.

BUSINESS MAXIMS.

1. Your first ambition should be the acquisition of knowledge, pertaining to your business.
2. Above all things acquire a good, correct epistolary style, for you are judged by the business world according to the character, expression, and style of your letters.
3. During business hours attend to nothing but business, but be prompt in responding to all communications, and never suffer a letter to remain without an answer.
4. Never fail to meet a business engagement, however irksome it may be at that moment.
5. Undertake no business without mature reflection, and confine your capital closely to the business you have established.
6. Lead a regular life, avoid display, and choose your associates discreetly, and prefer the society of men of your own type.
7. Avoid litigation as much as possible, study for yourself the theory of commercial law, and be your own lawyer.
8. Never run down a neighbor's property or goods and praise up your own. It is a mark of low breeding, and will gain you nothing.

9. Never misrepresent, falsify, or deceive, have one rule of moral life, never swerve from it, whatever may be the acts or opinions of other men.

10. Watch the course of politics in national affairs, read the papers, but decline acceptance of political positions if you desire to succeed in a certain line of business. Never be an office-seeker.

11. Be affable, polite and obliging to everybody. Avoid discussions, anger, and pettishness, interfere with no disputes the creation of others.

12. Never form the habit of talking about your neighbors, or repeating things that you hear others say. You will avoid much unpleasantness, and sometimes serious difficulties.

13. Endeavor to be perfect in the calling in which you are engaged.

14. Make no investments without a full acquaintance with their nature and condition; and select such investments as have intrinsic value.

15. Never sign a paper for a stranger. Think nothing insignificant which has a bearing upon your success.

16. There is more in the use of advantages, than in the measure of them.

17. Of two investments, choose that which will best promote your regular business.

18. Never refuse a choice when you can get it.

19. Goods well bought are half sold.

20. Goods in store are better than bad debts.

21. By prosecuting a useful business energetically, humanity is benefited.

22. Keep accurate accounts, and know the exact condition of your affairs.

23. Be economical: a gain usually requires expense; what is saved is clear.

24. Reality makes no allowance for wishes or bad plans.

25. Write a good, plain, legible hand.

26. Never gamble or take chances on the Board of Trade.

27. Never take any chances on another man's game.

28. Never sign a paper without first reading it carefully.

29. Keep your word as good as a bank.

30. Remember that an honest man is the noblest work of God



FAMILY INSTRUCTION.

GOOD ADVICE BY GREAT MEN.

What struggling, and scratching, and shifting, and lying, and cheating is practised every day by mammon worshipers in their eagerness to make money. What a comparison between the successful and the unsuccessful of the millions, who have entered upon the active duties of life's eventful journey. "Honesty is the best policy," and he who weds himself to that principle, though poor, makes life a success. *Anonymous.*

He that departs with his own honesty
For vulgar praise, doth it too dearly buy.
Ben Johnson.

Do you what you undertake thoroughly.
Be faithful to all accepted trusts.
A Boston Merchant.

It is a mistake that capital alone is necessary to success. If a man has head and hands suited to his business, it will soon procure him capital.
John Freedley.

Time is gold, throw not one minute away, but place each one to account. Do unto all men as you would be done by. Never give out that which does not first come in.

From McDonogh's tomb, New Orleans.

There is no boy in America, however humble his birth, who, in whatever capacity his lot may be cast, if he have a strong arm, a clear head, brave heart, and honest purpose, may not, by the light of our public schools and the freedom of our laws, rise until he stands foremost in the honor and confidence of the country.

Congressman Payson, Pontiac, Ills.

Punctuality is the mother of confidence. Be on time. Be frank. Say what you mean. Do what you say. So shall your friends know and take it for granted, that you mean to do what is just and right.

John Briggs.

Be honest, be temperate and never gamble.

John Jacob Astor.

Cut short your losses, and let your profits go on.

Recardo's Rules.

He that has never known adversity, is but half acquainted with others, or with himself, for constant success shows us but one side of the world.

Colton.

What though you have found no treasure, nor has any rich relation left you a legacy. Diligence is the mother of good luck, and God gives all things to *industry*. Then plough deep while the sluggard sleeps, and you shall have corn to sell and to keep. Work while it is called to-day, for one to-day is worth two to-morrows.

Franklin.

Make a bargain at once. Be an off-hand man. Be cautious and bold.

Rothchild's Business Rule.

Until men have learned industry, economy and self-control, they cannot be safely intrusted with wealth.

John Griggs.

When I caution you against becoming a miser, I do not therefore advise you to become a prodigal or a spendthrift.

Horace.

The way to gain a good reputation, is to endeavor to be what you desire to appear.

Socrates.

You may depend upon it, that he is a good man, whose intimate friends are all good.

Lavater.

Actions, looks, words, steps, form the alphabet by which you may spell "character."

Lavater.

The best rules to form a young man are, to talk little, to hear much, to reflect alone what has passed in company, to distrust one's own opinions, and value others that deserve it.

Sir William Temple.

Deliberate with caution, but act with decision, and yield with graciousness, or oppose with firmness.

Colton.

This above all—to thine own self be true,
And it must follow, as the day, the night,
Thou canst not then be false to any man.

Shakespeare.



HOW TO WRITE.

A Complete Set of Rules for Position and Practice.

1. Sit in an upright and easy position. It will add to the ease and beauty of your writing. *Keep both feet on the floor.*
2. Hold the pen firmly, but not so tightly as to cramp the fingers.
3. Place the hand on the paper so the top of the holder will always point over the right shoulder. This will cause the points of the pen to press equally on the paper.

4. Keep the wrist from touching the paper or desk, and keep the thumb from bending while writing. Avoid the finger movement. It is not practical.

5. Let every downward stroke of the pen be drawn towards the center of the body, and the writing will have the correct slant.

6. Never practice carelessly. Always practice with a free and quick stroke. Let the movement be bold, free, offhand, resting the pen so lightly that the arm, hand and fingers can move freely together.

7. In making the shades, press on the pen with a gentle, springing movement. It will avoid heavy and irregular strokes.

8. Heavy shading, or shading every downward stroke, never adds beauty nor grace to the writing.

9. The thoughtful student in penmanship, as in other studies, will win. Think and write. Practice with perseverance, and your success will be certain.

10. To make the greatest improvement in the shortest time, practice upon the letters separately until you can make them all correctly.

11. Flourishes, too heavy shading, too large or too small letters, should be carefully avoided.

12. Practice writing by copying business letters, notes, drafts, receipts, etc., and you will improve your knowledge of business as well as your penmanship.



CORRECT POSITION OF THE PEN.

Business Writing

The business interests of the country demand that writing should be constructed in a manner consistent with speed and legibility—with little shade and no flourish

PRACTICAL BUSINESS CAPITALS AND
COMBINED SIGNATURES.

A B C D E F G
H I J K L M N O
P Q R S T U V W
X Y Z &c.

J. Smith J. Smith.

W. Williams.

C. H. Ravens.

Business Alphabet.

A B C D E

a b c d e f g h i

J K L M N

j k l m n o p q

R S T U V

r s t u v w x y z

P Q R S T U

V W X Y Z

Capital Letters.





ORNAMENTAL WRITING.

St. Louis Mo. Sept. 4. 1857.
 Received of Samuel W. Lamont, Esq. on
 Commission. Per Seamer Hammond, Nineteen
 Hundred Barrels Flour. A. D. Smith, Jr.

Philadelphia Canada Syracuse. N. Y.

A DRAFT.

\$720 ⁵⁰/₁₀₀ Austin, Texas, Sep. 21, 1889.
 At ten days sight pay to the
 order of Katie Burk, Seven Hundred
 Twenty and 50/100 Dollars. Value received
 and charge to account of

Henry M. Cutter.

To M. A. Reynolds,
 Albany, N. Y.

Receipt and Due Bill.

\$72⁰⁰/₁₀₀

Denver Colo. Sep. 21, 1889
 Received of Samuel Price, Seventy-
 two Dollars, in full of all demands.
 W R Rivers

\$600⁰⁰/₁₀₀

Chicago, Sep. 21, 1889
 Due Robt Nelson, or order, on
 demand Six Hundred Dollars.
 D W Vossberg

Chicago Sep. 21 1889
 Mr Wm Wells
 Bought of Saml Cook,

<u>Terms</u>					
Sep 1	2 doz Seamless Bags	31 ¹	744		
.	4 Lbs Brown Sugar	7 ¹	28		
.	16 " " Rice	5 ¹	30		
Received Payment,				802	
Saml Cook					

St. Paul, Minn., Jan 6. 1891.
Goodnow & Simpson,

21 State St. Chicago

Please deliver to the bearer
"one dozen copies Household Guides" and
charge the same to the account of

W. H. Gamertsfelder

\$700 50/100

Mt Vernon, Ia., Feb. 12, 1891.

Received of Samuel D. Trummel
by the hand of George Ames Seven hundred
and 50/100 Dollars, in payment of services
rendered the said Samuel D. Trummel.

J. C. Welty

Exercises in Ornamental Penmanship.





ORNAMENTAL PENMANSHIP.

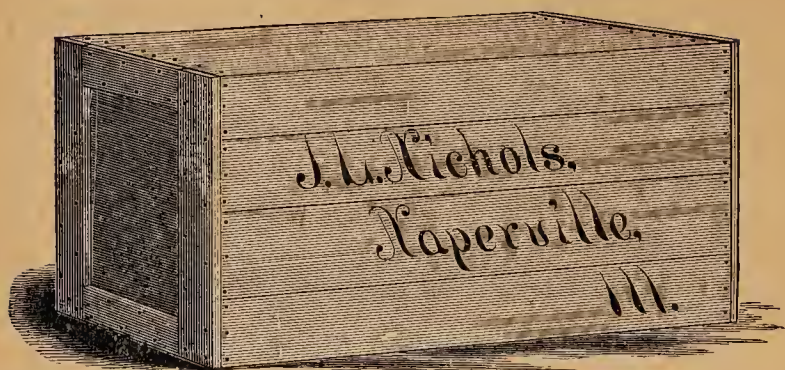








ALPHABET FOR MARKING BOXES AND PACKAGES.



A B C D E F G H I J K L M N

O P Q R S T U V W X Y Z &

a b c d e f g h i j k l m n

o p q r s t u v w x y z

abcde fghijklmno pqrstuvwxy z

Selling Goods Card Marking

At Cost For Packages



FOR GERMAN WRITING.

A B C D E F G
 H I J K L M
 N O P Q R S T
 U V W X Y Z
 a b c d e f g h i
 j k l m n o p q r
 s t u v w x y z



For Pen Printing.

A B C D E F G
 H I J K L M N
 O P Q R S T U
 V W X Y Z
 a b c d e f g h i j
 k l m n o p q r s t
 u v w x y z

N. B.—Pen-printing as an exercise adds greatly to the improvement in penmanship.

SHORTHAND ALPHABET.

BY D. P. LINDSLEY.

THE MOST SIMPLE AND RAPID SYSTEM IN USE.

1 11	664411	11 / /	✓ ✓ ✓ ✓ ✓
2 — —	— — — —	12 ✓ ✓	✓ ✓ ✓ ✓ ✓
3 11	244444	13 ✓ ✓	✓ ✓ ✓ ✓ ✓
4 — —	22222	14 c c	9 5 6 2 c 2
5))	3 h h h h	15 . .	— — — —
6 ((	2 4 h h	16 o o	— — — —
7 — —	— — — —	17 — —	2 3 2 3 h
8 7 7	h h h h	18 . .	1 2 2 2 2
9 — —	— — — —	19 . .	2 2 — —
10 r r	o e r r	20 v v v v	h — — —
		21 c c c c	— — — —

KEY TO THE ABOVE.

LETTERS.	KEY WORDS.	LETTERS.	KEY WORDS.
1. Be, Pe.	Bay, pay, babe, pap, bib, pip	11. Ray, Ar.	Ray, air, are, oar, dare.
2. De, Te.	Add, at, aid, dead.	12. Wa, Wha.	Way, woe, why, whey.
3. Ga, Ka.	Gay, ache, gag, gig, cake, kick.	13. Ha, Ya.	Hay, ho, yea, you.
4. Ja, Cha.	Age, each, jig, chik.	14. A, Ai.	Ape, aid, air, fade, fair.
5. Ve, Ef.	Eve, view, fee, live, life.	15. At, Ah.	At, are, back, far.
6. Zhe, Ish.	Azure, rouge, she, show, shoe.	16. E, Et, It.	Eat, egg, it, ill.
7. Ze, Es.	Oose, owes, see, say.	17. Oo, oot.	Food, fool, foot, full, boom.
8. The, Ith.	The, they, oath, thaw, thy.	18. O ut, O ut.	Bow, bone, coat, cut, but.
9. En, Ing.	Nay, an, thing.	19. Au, ot, or.	Caught, cot, or, on.
10. Em, El.	Me, aim, lay, lee, eel.	20. I, U.	Buy, ice, die, dew.
		21. Oi, Ow.	Coin, noise, how.

FIVE RULES FOR SPELLING.

[There is a great variety of rules for spelling, but most of them have so many exceptions as to be a hindrance rather than a help.

The following rules have few or no exceptions, and may therefore aid the learner.]

RULE I. Verbs of one syllable, ending with a single consonant, preceded by a single vowel, and verbs of two or more syllables, ending in the same manner, and having the accent on the last syllable, double the final consonant whenever another syllable is added; as *get*, *get'ting*; *omit*, *omit'ted*.

RULE II. The plural of nouns ending in *y*, when *y* is preceded by a consonant, is formed by changing *y* into *i* and adding *es*; as, *lil'y*, *lil'ies*. When *y* final is preceded by a vowel the plural is formed by adding *s*; as, *val'ley*, *val'leys*.

RULE III. Nouns ending in *o* preceded by another vowel form their plurals regularly by adding *s* to the singular; as, *cam'e o*, *cum'e os*.

RULE IV. Words formed by prefixing one or more syllables to words ending in a double consonant retain both consonants; as, *be fall'*, *re buff'*. The exceptions are, *with al'*, *an nul'*, *dis til'*, *in stil'*, *ful fil'*, *un til'*.

RULE V. The word *full*, used as an affix, always drops one *l*; and its compounds, thus formed, make their plurals regularly by adding *s* to the singular; as, *hand'ful*, *hand'fuls*; *spoon'ful*, *spoon'fuls*.

THE USE OF CAPITALS.

1. Every entire sentence should begin with a capital.
2. Proper names, and adjectives derived from these, should begin with a capital.
3. All appellations of the Deity should begin with a capital.
4. Official and Honorary Titles begin with a capital.
5. Every line of poetry should begin with a capital.
6. Titles of books and the heads of their chapters and divisions are printed in capitals.
7. The pronoun, I, and the exclamation, O, are always capitals.
8. The days of the week, and the months of the year, begin with capitals.
9. Every quotation should begin with a capital letter.
10. Names of religious denominations begin with capitals.
11. In preparing accounts, each item should begin with a capital.
12. Any word of special importance may begin with a capital.

PUNCTUATION.

Punctuation is a valuable art, easily acquired, yet too frequently neglected by a vast majority of letter-writers. Business men, as a class, seem to despise points as something beneath their notice. Others omit to punctuate through ignorance or carelessness. This is a great mistake, and many mistakes are made on account of this almost universal neglect to give more attention to punctuation.

IMPORTANCE.

Punctuation is very closely connected with the construction of sentences ; so closely that a clear expression of thought in writing is almost an impossibility without it.

Many illustrations might be given to show the importance of punctuation. A young man writing to a friend, says: "I was married last Sunday night for the first time in five years ; the church was full." He intended to say : I was married last Sunday night ; for the first time in five years the church was full.

We give another, where both the spelling and the punctuation are defective. A clergyman one Sunday morning received a note from a parishioner, which, in the haste, he read as written, thus :

"Capt. John Smith having gone to *see* his wife, desires the prayers of the church for his safe return." The note should have been written : Capt. John Smith having gone to *sea*, his wife desires the prayers of the church for his safe return.

These examples strikingly illustrate the importance of punctuation. And while they are of a simple and ridiculous character in a social sense, in a business letter they might be of very grave importance.

General rule : Punctuate where the sense requires it.

HOW TO WRITE A POSTAL CARD.

1. A card should be dated either on the upper right-hand corner, or on the lower left hand corner.

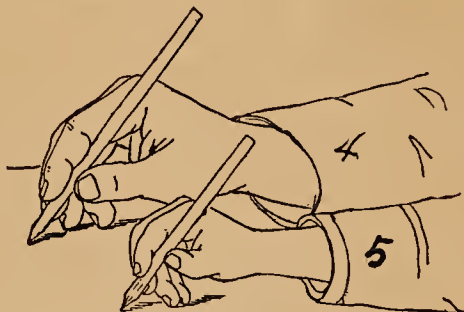
2. The writer's full name should be signed to it.

3. If an answer is required, the writer's full post-office address should be given, unless it is well known by the person to whom the card is directed.

4. Important matters should not be entrusted to a postal card, as it is open to inspection, and as the law does not provide for its return to the writer in case of failure to reach its destination. Nor is it allowable to use postal cards for notes of invitation, etc., in which society prescribes certain polite forms to be observed.

5. Never write a demand or request for money on a postal card. It is disrespectful to the person receiving it.

6. Postal cards can be sent to Canada and *Mexico*.



How to Improve Your Penmanship in Letter Writing.

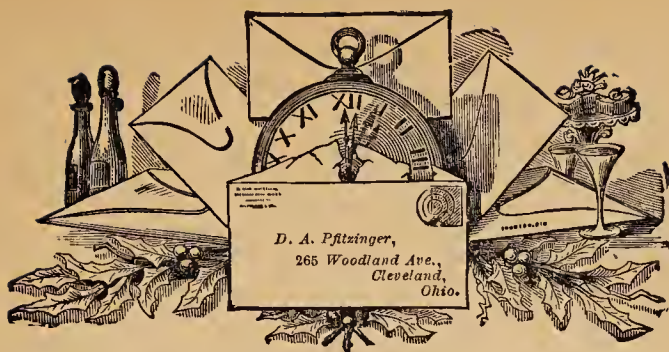
1. Never be satisfied with mere legibility; for neatness elegance and correctness are equally important.

2. Remember, carelessness and too much haste not only fail to improve your penmanship, but actually ruin what progress already attained.

3. Many persons write letters so hurriedly as to slur over the words, half forming and deforming many of the letters, or making sort of a wavy line to represent a word; this is not only an injury to the writer, but vexatious, unsatisfactory and disrespectful to the reader.

4. Write plainly and neatly as possible, rapidly if you can, slowly if you must. A neat and well worded letter of one page once a month, is better than a slovenly scrawl of four pages once a week.

5. When persons contemplate having a photograph taken, they often bestow much care upon their personal appearance, in order to heighten the effect of the artist in the presentation of their physical likeness. These same persons, however, will often sit down and write hurriedly an important letter, that from undue haste abounds in blots, illegible writing, erasures, bad spelling, and the wrong use of capital letters; without once thinking they are transmitting to their correspondent a kind of mental photograph of themselves, drawn by their own hand, and one, too, which better indicates their fitness for business or for society than the others.



How to Write a Business Letter.

1. In business letters use as few words as possible.
2. Business letters should be promptly answered.
3. Never use flourishes in a business letter or a business paper.
4. Never discuss or refer to social matters in a business letter. If necessary write two letters.
5. Always use black ink.
6. Give town, county, State and date, for it is frequently of great importance.
7. Read your letter carefully when written, and see that you have made no omissions and no mistakes. Also examine carefully your envelope when addressed.
8. Copy important business letters and preserve them.
9. In writing to others for information, a stamp should always be enclosed.
10. When it becomes necessary to request payment, it should be done in the most gentlemanly terms. There is more loss than gain in rash and insulting language.
11. In writing to a stranger, he is addressed as "Sir," or "Dear Sir." "My Dear Sir" implies very friendly relation. A married lady is addressed as "Madam," or "Dear Madam," an unmarried lady as "Miss," or "Dear Miss," usually with her last name affixed. "Rev. Sir," for clergymen: "Esteemed Sir," for formal friends; Judges and legislative officers should be addressed by the title of "Honorable." In writing to a firm, company or a number of persons, the address is "Gentlemen," or "Sirs," or "Dear Sirs."

12. In sending money, the amount should always be mentioned. When sent by draft, check, etc., it may be written in figures.

13. Postscripts are indicative of thoughtlessness, and should be avoided, except when absolutely necessary.

14. Numbers except dates and sums of money should be spelled in full, unless exceeding three words in length.

15. Never use the character "&," except in the title of firms, as Jones & Smith.

16. A letter of introduction or recommendation should never be sealed, as the bearer, to whom it is given, should know the contents.

17. In reply, acknowledge first the receipt of the letter, mentioning its date.

18. Avoid erasures or blots, even if compelled to rewrite the whole letter.

19. Avoid writing a letter with a lead pencil, and never write others than a business letter on a half sheet of paper.

20. Properly punctuate the letter, and be especially exact in placing the proper punctuation marks on the address of the envelope.

21. The repetition of the same words, should be carefully guarded against.

22. Use contractions and abbreviations very sparingly.

23. Letters of application should be very carefully written in the applicant's own hand writing, modest but self-respectful.

24. Never address a party in a letter or on an envelope by using both Mr. and Esq., only one is admissible.

25. Never write a letter on foolscap paper.

26. Gentlemen should always use white paper, ladies may use delicately tinted and perfumed paper.

27. Both paper and envelopes should be of fine quality. Envelopes should match the paper.

28. Letters as well as other compositions should be divided into paragraphs, and a blank margin should always be left on the *left-hand* side of the page, and not on the right.

29. Always leave a *margin* of a half inch or more at the left of the page. The margin should correspond to the size of the paper.

30. Letters or papers prepared for the press should be written only on one side.

31. The closing words of respect, friendship, etc., should be, Yours truly, Yours respectfully, Yours very sincerely, Respectfully yours, Yours ever, Your affectionate brother, Your loving daughter, Your obedient servant, etc., etc. A great variety is used.

32. Do not use big words or high sounding terms. Be simple in style, for simplicity is the one thing that cannot be ridiculous.

33. When testimonials are required, and you desire to preserve the original, a copy should be enclosed, and marked "copy" at the top of the page.

34. It is almost useless for a poor writer to apply for a situation in a business house, for merchants do not wish either the discredit or the inconvenience of bad writing.

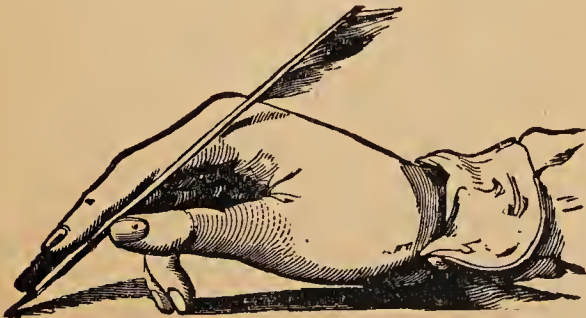
35. Fold the letter neatly, and fit to the size of the envelope, for a carelessly written and clumsily folded letter denotes either ignorance or a want of proper respect to the person addressed.

36. Business letters often partake of the nature of contracts, and mistakes, omissions, or ambiguous language often results in serious loss.

37. A Letter of Congratulation—Is a letter written to a friend who has met with some special good fortune or great joy. It should be written in a style suited to the occasion, lively, cheerful and free from all envy or prejudice.

38. A Letter of Condolence—Is a letter written to some friend who has suffered some grievous loss or bereavement. It should be consoling, comforting and full of sympathy.

Avoid calling up the harrowing details of the sad event, and do not attempt to argue the sufferer out of his (or her) sorrow





HOW TO BEGIN A LETTER.

THE HEADING consists of place and date. In a city the number and street, city and state should be given. If the city is very large, such as Chicago, New York, Philadelphia, etc., the state need not be given.

Anyone writing from a large school, a college, a hotel, or any well known institution, generally writes the name of the institution with the place and date following. (See Form 5)

ARRANGEMENT.—The first line on ruled paper is generally about an inch and a half below the top of the page. A letter should never begin much higher than that; but if the letter should be very short, it may begin still lower, so that the spaces above and below the letter would be about equal.

PUNCTUATION.—Always punctuate the parts of the heading as shown in the models.

THE ADDRESS consists of the name, title and residence (Post Office) of the persons written to.

SALUTATION is that term of politeness and respect with which we begin a letter; such as Sir, Dear Sir, Dear Friend, etc. In writing to a firm Sirs or Gentlemen should be used. Never use the abbreviations of "Gents" for Gentlemen or "Dr." for Dear or "Sr." for Sir.

Always state the most prominent part of your letter first.

Models for Beginning Letters.

FORM 1.

Wichita, Kas., Sept. 12, 1890.
 Messrs. Hall & West,
 53 Main St.,
 Austin, Minn.
 Gentlemen: Your favor of
 3d inst. at hand, etc.

FORM 2.

Naperville, Du Page Co., Ills.
 Nov. 25, 1890.
 Mr. F. J. Nichols,
 Ottawa, Ills.
 My Dear Sir: Please send by return
 mail, etc.

FORM 3.

229 Madison St., Chicago,
 Sept. 12, 1890.
 Mrs. Maggie Smith,
 Dear Madam.
 Accept thanks for
 the kindness you have shown me, etc.

FORM 4.

Cedar Falls, Iowa,
 Monday, Sept. 26, 1890.
 Miss Nellie Reynolds,
 Scotland,
 Conn.

We acknowledge with
 pleasure the receipt, etc.

FORM 5. (SOCIAL FORM.)

North-Western College,
 Skaperville, Illinois,
 Sept. 20, 1890.

Dear Friend:

Your welcome letter arrived
 to-day, etc.

OTHER FORMS OF INTRODUCTION.

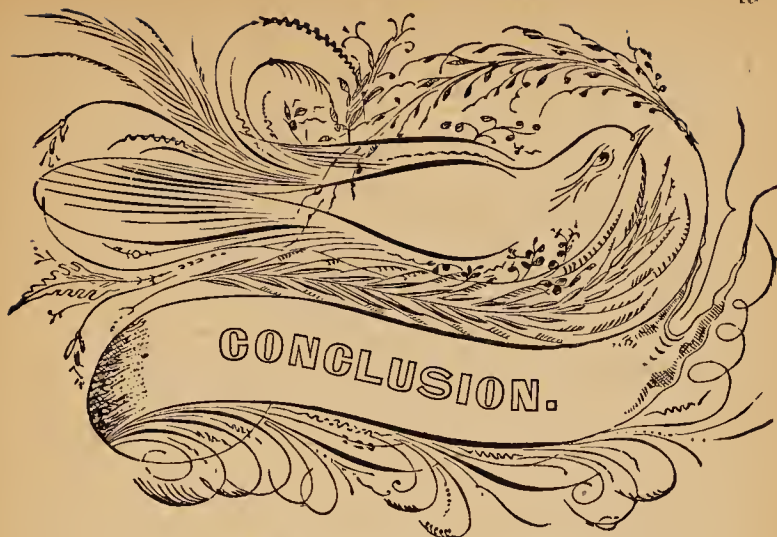
Rev. J. A. Meyers,
 Upper Sandusky, Ohio.
 My Dear Sir:

To the Editor of the Tribune,
 New York.
 Sir:—

To the Secretary of the Board of Education,
 Madison, Wis.
 Dear Sir:

F. Bickle, Esq.,
 Fairmount, Minn.
 Respected Friend:

NOTE.—The address is sometimes written at the close of a letter.



HOW TO CLOSE A LETTER.

1. Never write a letter without signing it, and write your name in full if the letter contains important matter.

2. Write your name plainly. Bad signatures often cause great inconvenience, and many times result in very serious mistakes.

3. If a lady is writing to a stranger, she should sign her name with her proper title, Miss or Mrs.

4. The complimentary close is written on the next line below the closing sentence, and the signature is written on the next line below the complimentary close.

MODELS FOR CLOSING.

COMMON FORMS.

Yours truly,
M. M. Matter.

Yours very truly,
Miss Kate Rourke.

I remain,
Yours respectfully,
J. C. Zehnder.

Sincerely yours,
Mrs. A. S. Barnard.

FORMS WITH ADDRESS.

Please address,
B. F. Simon,
West Salem, Ohio.

I am,
Yours truly,
B. M. Worthington.

To C. M. Smith,
Berlin, Ont.

We remain, dear Sir,
Your obedient servant,
C. W. Field.

Please direct to
N. W. B. College,
Naperville, Ills.

HOW TO ADDRESS AN ENVELOPE.

*Messrs. Wicks & Nichols,
No. 17 Monroe Street,
Chicago,
Ills.*

1. In writing the superscription, commence the name a little to the left of the center of the envelope. The *town* on the line beneath, and should extend a little to the right of the name. The *State* next below, should stand by itself, still further to the right. The *county* may be on the same line with the State, towards the left side of the envelope.

2. The county may be omitted where the town is a large metropolis.

3. Great care should be exercised in addressing letters. Give the full name and title of the person addressed. From the neglect of this precaution, thousands of letters are sent every month to the dead letter office.

FORMS OF SUPERSCRPTIONS.

*Henry Lee,
Woodbury, N. Y.
Gloucester Co.*

*J. R. Price, Esq.,
Philadelphia,
104 Chestnut St. Pa.*

*Peter Thompson, Esq.,
Pres. of the Board of Education,
Naperville, Ills.*



COMMERCIAL CORRESPONDENCE.

HOW TO WRITE A LETTER OF INTRODUCTION.

Naperville, Ills., Oct. 7, 1891.

Dear Sir: This will introduce to you my friend, F. D. Vincent, of this city. He intends staying a few days in your place, which he visits on business, and I take the liberty of recommending him to your kind attention. He is a gentleman of excellent acquirements, and I know him to be responsible to the extent of his engagements. Any attention or favor that you render him will be considered a personal favor, which I shall be happy to reciprocate.

Very sincerely yours,

Chas. M. Hunter.

To Jared L. Morton, Esq.

Recommendation to a Young Man.**TO WHOM IT MAY CONCERN.**

This is to certify that the bearer, Mr. S. G. Auer, has long been known to me, and that he is a young man of good family, steady habits, and honest and conscientious in the performance of every duty.

He sustains an excellent reputation among his associates and neighbors. He is highly respected by all, and is possessed of a good education. We take pleasure in recommending him to any who may desire the services of an active, competent, and trustworthy young man.

J. A. WEIS.

A Tenant's Complaint.

Mr. G. J. STECHER,

Marseilles, Ky., March 12, 1891.

Upper Sandusky, Ohio.

Dear Sir:—Some time ago I called your attention to the condition of the house, for which we are paying a liberal rent. The drainage is in a bad condition, one of the chimneys is very defective, a large portion of the plastering from the ceiling in the north room has fallen down, and we are suffering continual annoyance owing to the bad condition of the house and premises. I trust it will not be necessary to notify you again that these things demand immediate attention. They must be remedied, or we shall be compelled to look elsewhere for another house.

Yours very truly,

ANNA HOLVERSON.

A Parent's Excuse to a Teacher.

MR. S. T. SMITH,

Will you please excuse my daughter Grace for non-attendance at school yesterday? She was detained on account of sickness.

Very respectfully,

MRS. F. J. DAVIS.

A Resignation.**TO THE DIRECTORS OF THE JOLIET LOAN ASSOCIATION.**

Gentlemen:—I herewith tender my resignation as secretary of your association, for reasons not altogether unknown to you. Same to take effect on the 15th day of April next.

Respectfully yours,

March 10, 1891.

J. L. STROHM.

Apologizing for Failure to Pay Money Promptly.

Mr. J. K. WEST,

Memphis, Jan. 14th, 1891.

Aurora, Ill.

Dear Sir:—I must really beg of you to defer the settlement of your account till after the middle of next month, when I shall be in a condition to meet your demand. Regretting that circumstances prevent my being more prompt in attending to your wishes,

I remain, Sir,

Yours very truly,

A. M. WINTERS.

Requesting Payment.

Messrs. DOUGLAS & HEARTH,

Naperville, Ills., Oct. 31, 1891.

St. Louis, Mo.

Dear Sirs:—We are obliged again to ask you for the balance of your account, now four months past due. We are much inconvenienced by your delay, and have waited longer than we think ought to be expected. The account must be speedily settled, and, if we do not hear from you by the 15th inst., will draw on you, at five days' sight. If the draft is not protected at maturity, we shall be compelled to adopt some other mode of settlement.

Yours truly,

ANDREW JAY.

Note of Non-payment.

To Messrs. WILLIAMS & FETTERS,
Chico, Cal.

Gentlemen:—You will please to take notice that a note for \$200, signed by John H. Wagner, dated May 29, 1891, due February 6th, 1892, and indorsed by you, was duly presented by me, the holder, to the maker for payment and was not paid, and that I shall look to you for payment thereof.

Respectfully,

R. W. DEWITZ.

Application for a Situation as Book-keeper.

Messrs. K. K. LANGTON & CO., San Jose, Cal., Feb. 20, 1891.
Cincinnati, Ohio.

Gentlemen:—Having learned from Prof. George Sindlinger that you desire the services of a book-keeper, I respectfully offer myself as an applicant for the situation. I have been engaged for two years in the wholesale house of Geo. Reuss & Co., as clerk and assistant book-keeper, and have a good knowledge of accounts. My business acquaintance is extensive in the western part of Kentucky, and I could therefore influence considerable trade. I enclose copy of testimonial from my late employers, and would also respectfully refer you, as to my character and ability, to

Messrs. S. A. Welty, Banker, Creston, Ia.,
W. Scott & Co., Merchants, Naperville, Ill.

Any communication which you may be pleased to make, addressed as above, will receive prompt attention.

Very respectfully yours,

F. T. GEIST.

Recommendation enclosed in the above copy.

San Jose, June 10, 1891.

The bearer, F. T. Geist, has been in our employ as assistant book-keeper for over two years, and we have always found him to be honest, steady, and correct in his habits and deportment, and well qualified for any position of trust in a counting-house. We cheerfully recommend him as a competent book-keeper and one who will earnestly apply himself to promote the interests of his employers.

Respectfully,

L. F. WENTZEL & CO.

A Student at School.

North-Western College, Oct. 2, 1891.

My dear Parents:—It will doubtless give you much pleasure to learn that owing to the kind attention of my teachers I have made so satisfactory a progress, that I have not only been promoted one class higher in the school, but have carried off the first prize in penmanship.

I sincerely hope that I may keep up to all the expectations you have formed of me, and which you have spared no pains or expense to realize.

With feelings of regret at leaving my kind teachers and school-mates, and delight at the prospect of my return home, I remain, my dearest parents, with kindest love to all at home,

Your affectionate child,

ELMER WICKS.

Application for a Catalogue.

Dover, Del., Aug. 3, 1891.

President THOMAS BOWMAN,
Naperville, Ill.

Sir:—Please send me a copy of your last catalogue and circular. I design attending school next winter, and wish to obtain information concerning your terms, course of study, etc. By complying with the above request you will oblige,

Yours, very respectfully,

M. H. SIGNOR.

Advertisement.

Wanted — A young man of ability to fill the position of entry-clerk in a dry goods house. One who has had some experience in dry goods business preferred.

Address with reference, X. L. M., Box 1024, P. O.

Replies.

Mr. X. L. M.

St. Louis, Aug. 9, 1891.

Sir: Consider me an applicant for the position advertised in to-day's Tribune. Am twenty-two years of age, have not handled dry goods, but am thoroughly conversant with the technical terms, abbreviations, and calculations pertaining to the business, having completed a commercial course at North-Western Business College, Naperville, Ills., the professors of which I am at liberty to use as parties of reference.

Respectfully,

E. B. BALDWIN.

Another Answer to an Advertisement.

A. M. BAKER & CO.,

Scbuylkill, Pa., Oct. 7, 1891.

Lemont, N. Y.

Gentlemen:—In answer to your advertisement in the "Times" of to-day, for an assistant in your counting-house, I respectfully offer my services to your firm. I am without experience in business, but have a desire to enter mercantile life, am willing to work, and have just graduated from our city High School.

If you will give me a trial, I will devote myself to your interests and endeavor to acquit myself to your entire satisfaction. For reference as to my character or ability, I would offer the names of

Mr. GEORGE H. BANER, Fargo, Dak.

Mr. GEORGE F. DIEGEL, Cleveland, O.

Should a personal interview be desired, please address as above.

Very respectfully,

J. W. WILLIAMS.

Letter of Recommendation.

Warren, Oct. 7, 1891.

To whom it may concern:—The bearer of this, Mr. J. M. Horton, has been in our employ for three years past as salesman and book-keeper, and we have ever found him diligent and faithful in the discharge of his duties, and one who endeavored to make his employers' interest his own. He is correct and reliable in his accounts, and is well qualified to act as book-keeper or correspondent.

We cheerfully recommend him to any who may require the services of a trustworthy and competent person as accountant.

Very respectfully,

MARSHALL, FIELD & CO.

From a young man commencing business, to a Wholesale House,
with Order.

Messrs. WILLIARD, HATCH & CO.,

Racine, Wis., Aug. 15, 1891.

105 State Street, Chicago.

Dear Sirs:—Having recently commenced business for myself, with fair prospects of success, I shall be pleased to open an account with your house, and trust it will be to our mutual advantage. Should you think favorably of the matter, you will please fill the accompanying order with the least possible delay and on your best terms.

For testimonials, I refer you to J. R. Cramer & Co., of your city, by whom I have been, until lately, employed; but as this is my first transaction with your house, upon forwarding me an invoice of goods and deducting your usual discount for cash, I will remit a sight draft on the First National Bank of your city, for the amount, by return mail. Expecting prompt attention, I am,

Yours respectfully,

J. A. REUSS.

From a Boy applying for a Clerkship.

Messrs. A. S. KRIEBEL,
118 Madison Street, Chicago.

Chicago, Ills., Nov. 13, 1891.
187 Madison Street.

Dear Sir:—I notice in this morning's "Clarion" your advertisement of a boy wanted in a grain commission house; for which position I take the first opportunity to apply. I am fourteen years old, have been at school the most of the time, winters, for the past seven years, and understand book-keeping and conducting correspondence pretty well, having assisted my father much of the time while he was in the coal trade, which was about three years.

I am perfectly willing and ready to take my coat off and go right to work at handling grain or anything else in your line.

I refer you to Mr. George Beldon, Coal Dealer, at 65 State Street, Chicago, who has always known me.

I will board at home, and will try to earn for you Five Dollars a week.

Very respectfully, yours,
GEORGE ARNOLD.

Sending a Subscription to a Newspaper.

Warren, Warren Co., Pa., May 4, 1891.
To the Publishers of "COLLEGE CHRONICLE,"
Naperville, Ills.

Gentlemen:—You will find enclosed money order for One Dollar (\$1.00), for which you will please send to my address a copy of "The College Chronicle" for one year, beginning with the first number of the present volume.

Yours respectfully,
F. D. VINCENT.

Advising Receipt of Invoice.

Louisville, Ky., May 21, 1891.
Mr. JAMES L. KING,
Boston.

Dear Sir:—Your favor of March 29th, with Invoice, was received in due time. The goods are all that we desired; and for your promptness and care in filling our order, accept our thanks.

Enclosed find in payment Walker & Bros., Draft on First National Bank of Boston, at sight, for \$1950.25. Please acknowledge receipt per return mail, and oblige

Yours respectfully,
J. L. JONES & CO.

Sending Draft.

Naperville, Ills., March 11, 1891.
Messrs. S. A. MAXWELL & CO.,
134-136 Wabash Ave.,
Chicago, Ills.

Gentlemen:—Inclosed please find draft on Willard Scott & Co., Bankers, No. 12945, for \$89.77, in payment of Bill for Stationery, dated March 5, 1891.

Please acknowledge receipt, and oblige,
Yours respectfully,
J. LERCH.

Sending Receipt.

Naperville, Ills., Dec. 1, 1891,
Mr. ISRAEL GROSS,
Marion, Marion Co., Kans.

Dear Sir:—Your favor of Nov. 29, 1891, just received. Inclosed please find receipt. With thanks for your prompt remittance,
I am very respectfully yours.

J. LERCH.

Enclosing Note for Discount.

Annapolis, Jan. 14, 1891.

CHAS. W. WARD, Esq., Cashier.

Dear Sir:— We offer for discount, enclosed, L. Brown's note, Dec. 20th, at ninety days, for \$4,250.75. By discounting the same you will greatly oblige.

Yours respectfully,

C. E. SELBY & CO.

Ordering Books.

Naperville, Ills., Oct. 9, 1891.

Messrs. DOMBY & SON,
45 State Street,
Chicago.

Gentlemen:— Please send me, by American Express, as soon as convenient, the following books:

Clark's Commercial Law,	- - - - -	\$1.00
Longfellow's Poems,	- - - - -	2.00
Westlake's Practice Words,	- - - - -	.60
White's Arithmetic,	- - - - -	.80

When forwarded please notify me by letter the discount that I am entitled to, on the above books.

Very respectfully yours,

ADOLPH MEYER.

Requesting Settlement of Account.

Nashville, Tenn., Nov. 10, 1891.

EUGENE BURNS, Esq.,
Memphis, Tenn.

Sir:— I enclose your account. I shall feel obliged by your settlement at an early date, as I have several heavy payments to make. Trusting that you will excuse my troubling you, I am, respectfully,

WILLIAM GREEN.

Order for a Book.

Trenton, N. J., Nov. 6, 1891.

Messrs. JAY & MORRISON,
Poughkeepsie, N. Y.

Gentlemen:— Enclosed find Two Dollars (\$2.00), for which please send me two copies of "The Business Guide," and oblige,

Yours truly,

J. G. WOLF.

Acknowledging Remittance.

Received from Messrs. W. D. Wolf & Co., New York, Oct. 12, 1891.
Five Hundred and Fifty 35
dollars on account.
550.³⁵/₁₀₀

H. D. SCHMUTZ & CO.

Asking a Loan.

Reading, Pa., May 28, 1891.

Dear Sir:— I write to ask you a rather disagreeable favor. A disappointment in the receipt of some money due has exposed me to a temporary embarrassment. Would you under these annoying circumstances accommodate me with a loan of Twenty Dollars until pay-day, when I shall be able to return it without fail.

It vexes me much to ask a friend such a thing, but you will, I hope, excuse it on the part of

Yours, most truly,

F. D. VINCENT.

To Mr. William Williamson,
Mendota, Ills.

-Requesting Payment.

Buffalo, July 20, 1891.

Mr. M. B. FOSTER,
Yankton.

Dear Sir:—If convenient, please let us have the amount of your bill, March 15th, for \$225.50. We desire to close all our accounts by the 30th inst., and have need of all the funds due us. Please remit without delay, and much oblige,

Yours respectfully,

MILLER, JOHNSON & CO.

Requesting the Payment of a sum of Money.

Naperville, Ills., May 15, 1891.

H. M. SCHREPPFER, Esq.,
Howell, Mich.

Dear Sir:—Although the balance of the account between us has been of long standing in my favor, yet I would not have applied to you at present, had not a very unexpected demand been made upon me for a considerable sum, which without your assistance, it will not be in my power to answer. When I have an opportunity of seeing you, I shall then inform you of the nature of this demand, and the necessity of my discharging it.

I hope you will excuse me this freedom, which nothing but a regard to my credit and family could oblige me to take. If it does not suit you to remit the whole, part will be thankfully received by

Your obedient servant,

D. E. HOOVER.

Urging Payment of Rent.

Peoria, Ills., Oct. 16, 1891.

Mr. D. P. COYL,
Troy, N. Y.

Dear Sir:—I have waited patiently for your convenience in the payment of the rent for the house you are at present occupying. As, however, you have now been my tenant for four months without meeting any of the payments, which were to be made monthly, I feel obliged to remind you of the fact that there are now \$80 due me.

Trusting that you will give the subject your immediate attention, I am

Yours truly,

JAMES FOX.

Application for a School.

San Jose, Cal., Oct. 16, 1891.

JAMES MILLER, Esq.,
Secretary of School-Board,
Cincinnati.

Sir:—Having learned that there is a vacancy in your school, I beg leave to offer myself as a candidate for the position.

I graduated at the North Western College in 1889, and have since devoted myself to the work of teaching.

Enclosed you will find testimonials from J. K. Rassweiler, Esq., County Superintendent, and President Smith, former president of the above named institution; and I am also permitted to refer to Rev. T. Woodside and Hon. Tho's Brown of this city.

Should a personal interview be desired, I shall be glad to present myself at such time and place as may be most convenient to yourself.

I am, Sir, with much respect,

Your obedient servant,

WM. REINKE.

Order to a Store for Goods.

At Home, Feb. 10, 1891.

Mr. Counter :

Please deliver to the bearer, for me:

22 lbs. Dried Apples,

5 lbs. Best Rice,

\$1 00 worth of A Coffee Sugar,

1 bar Rising Sun Stove Polish

Charge the same to my account, and greatly oblige,

MRS. J. G. FARMER.

Ordering a Bill of Goods.

Adrian, Mich., Jan. 25, 1891.

Messrs. L. E. Fiant & Co.,

414 State Street, Chicago.

Gentlemen:—Please ship me at your earliest convenience, by Freight, per C., B. & Q. R. R., the following :

34 brls. Mess Pork,

20 brls. Coffee Sugar,

7 chests Japan Tea,

10 bags Rio Coffee,

3 mats Cinnamon.

Hoping to receive the above order of goods in good condition and without unnecessary delay, I am,

Yours truly,

F. J. TAGGART.

Recommendation for a Farm Laborer.

Sycamore, Ill., Nov. 1, 1890.

To whom it may concern:—

This certifies that the bearer, Jno. Jones, has worked for me during the last season upon my farm, and that I have found him steady, reliable, strong and a good workman. I recommend him to any one who wishes help that understands farming, as one who is able and willing to earn good wages.

LEE SCHAEFFER.

Letter of Introduction.

SHORT FORM.

Dear Friend:—I have the pleasure of introducing to your acquaintance Mr. W. N. Tarnutzer, whom I commend to your kind attention.

Very respectfully yours,

S. REIK.

To Rev. J. Miller,

Naperville, Ill.

Letter of Congratulation.

Naperville, Ill., Jan. 27, 1891.

My Dear Friend James :

Allow me to congratulate you on your marriage, of which I have just heard. With all my heart I wish you a long, happy and prosperous life with your helpmeet. May you share with each other many joys and few sorrows.

As ever your friend,

To J. A. Schneider,
Batavia, Ill.

EMIL VON BERGEN.

Letter of Condolence.

Reese, Mich., Jan. 7, 1891.

Dear Friend Clayton:

With feelings of deepest sorrow I have learned of your recent heavy loss. You have my sincere sympathy in this your affliction. With hope that you may speedily retrieve your loss, I am, as ever,

Your friend,

To C. H. Wolf,
Naperville, Ill.

R. R. BARNARD.

Letter of Credit.

Naperville, Ills., Feb. 4, 1891.

Messrs. Steiner & Leffler,
New York.

Dear Sirs:—Please allow Mr. J. A. West a credit for such goods as he may select to an amount not exceeding Eight Hundred Dollars (800 00) for four months. I will become responsible for the payment of the same should Mr. West fail to meet the obligation promptly.

Please inform me of the amount for which you give credit, and in default of payment notify me promptly.

Very truly yours,

I. J. HOUTFUEHRER.

(Mr. West's signature,
J. A. WEST.)

NOTE.—Letters of credit are of great benefit to persons traveling in foreign lands. It enables them to draw money from banks and brokers, and thereby avoid the risk of carrying large amounts of money about their person, and the annoyance of making frequent exchanges.



HOW TO APPLY FOR A SITUATION.

1. Fit yourself by securing a fair knowledge of Arithmetic, Geography, Grammar, United States History, Book-keeping, and master Penmanship sufficiently so as to write neatly and rapidly. Obtain a good commercial education in some reliable institution if you possibly can.
2. Secure a few letters of recommendation from your friends and prominent business men if possible.
3. Make up your mind what business you desire to follow and get a list of the best houses in this line, and then make preparation to apply.
4. Then put on your best clothes, see that they are neatly brushed, that your linen is faultless, your boots blacked, your hands and face clean, and your finger-nails properly trimmed.
5. Go to the best houses first. Walk directly to the office and ask for the proprietor. If he is not in or, is busy and cannot see you, say that you may call again and politely leave. Make a note of your call and then go to the next place on your list.

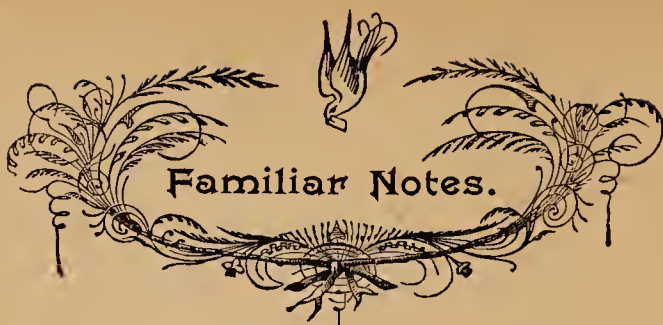
6. If you succeed in seeing the proprietor and are permitted to state your case, come to the point at once. Say that you are from Illinois (or whatever State you are from), and that you have been in the city for so many days, or weeks, as the case may be, trying to learn some things that may enable you to be helpful in a business house, and that you desire to try, wages no object; you are willing to demonstrate your fitness at whatever work they may have, no matter what it is.

7. If you are fortunate enough to gain the proprietor's confidence, so that he is willing to try you, be glad and ask him to give you any work he may have. If he has no work he will say so, and you bid him good-day and politely retire.

8. Before you go to the next place stop for a moment and consider first, that you made no failure in not securing a position, for the reason that it did not exist, and study carefully and see if you have not made any mistakes in your method of application.

9. Enter the next house with as much courage and confidence as you would if you were sure of a favorable reply. Adopt the same course as before, and if unsuccessful, remember that you and God hold the secret, and keep on in the same way. If in a large city, visit forty or fifty houses each day. Pluck and perseverance will win you a position, for many of our most prominent business men of to-day began by working long and hard in securing their first situation in the same way.

10. Remember that most of the prominent business men of to-day worked their own way up from the bottom, and they will have considerable sympathy for a young man who is starting out in life with nothing but an honest heart and willing hands.



If the parties are very intimate friends, the formal and ceremonious style may be dropped, and that of a familiar letter adopted, as in the following :—

Saturday Morning, May 10.

Dear Fanny,

We are going to Irving's Cliff this afternoon for wild flowers. Will you oblige us by making one of our little party? If so, we will call for you at two o'clock. Do go.

Yours affectionately,

Please answer by bearer.

Libbie.

My dear Sir,

If you can come next Sunday we shall be equally glad to see you, but do not trust to any of Martin's appointments in future. Leg. of lamb as before, at half-past four, and the heart of Lamb for ever.

Yours truly,

30th July, 1892.

C. Lamb.



LADIES' DEPARTMENT.

A LADIES' LETTER WRITER.

New and Practical Rules for Ladies' Correspondence.

1. Letter writing is a department of literature in which ladies have borne the palm.

2. Young ladies should remember that a good letter, well written, well spelled, and well arranged, is always admired, no matter who the writer may be. Ability to write an intelligent letter is absolutely necessary to even a fair culture.

3. A poorly written epistle is always criticised and is never satisfactory, no matter what the contents may be.

4. Young ladies lose many opportunities to improve their spelling and grammar by neglecting the art of careful and prudent letter writing. A spicy, bright letter brings sunshine to both the writer and the reader.

5. Never mail a letter if you are in anywise ashamed of it on reading it over. Tear it up and try again. A thoroughly good letter always makes the reader wish there was more of it. The polished style cannot be acquired without toilsome attention previously given to the details. First be correct in spelling, punctuation, capitals, paragraphs, and grammar; it is safe to say that there are none who cannot do this. Then add to this ability, the thinking and the feeling power, and you will not only be able to write letters, but will begin to delight in literature.

6. Never flatter; be especially chary of compliments when writing to gentlemen; in all your converse let the title of sycophant be won by the man. Always say what you desire to say in a clear straight-forward way.

7. Write as you would talk. If you feel puzzled when you sit down to write as to what to say or how to say it, it is simply an indication that you need practice in writing. Select a few friends with whom you are on familiar terms; open up a correspondence with them, and after a few months of study and practice, you will find letter writing a pleasure instead of a task.

8. A well written letter has opened the way for usefulness to many a one, has led to many a happy, constant friendship, and has proved a life-long help.

9. Letter Writers are of little benefit unless it be to give a general idea of form, such as opening and closing, etc. People

must write letters out of their own heads, and it is impossible to seeure them manufactured or ready made. A good letter must have head and heart in it. A copy cannot have the heart elemeut; it is purely frigid. Besides, none but the illiterate would think for a moment of copying. Resolve, then, to be accomplished in writing. The practice of writing sentences ou bits of paper, expressing your thoughts in different language, is an excellent exercise in the cultivation of this talent.

10. Thiuking over the different subjects of which you desire to speak in your letter and arranging them in natural order is good practice. After selecting as many subjects as you desire to mention in your letter, writethem carefully in a series of paragraphs in proper sequence, and you will find that your letter will be complete and interesting. Think your heart full and send it out through your pen.

11. When you desire to begin a letter to your friend, just consider what you would say if he or she were present, and the moment you have abstracted yourself the first words of greeting will pass through your mind, and then the inquiries will naturally follow. If you will cultivate the habit of tracing your thoughts when you begin you will soon have a natural, easy, and pleasant epistle for your correspoudent to read.

12. A fitting caution is: Remember that it is possible for anything and everything written to find its way into print.



Asking for a Letter of Recommendation.

Lemont, Illinois.

Will Mr. Hughes be so good as to favor me with a line, stating in what manner and with what success I discharged my duties while serving as a teacher in the school in which he is director. Such a testimonial, if as favorable as I have reason to expect, may be of great benefit to me in procuring a desirable situation as teacher.

Hoping that Mr. Hughes will favor me with a reply as soon as convenient, I remain
his friend,

Lulu Brown.

To Larry Hughes, Esq.

A Letter of Condolence on a Child's Death.

Houston, Texas, June 10, 1891.

My Dear Friend:—If anything could have caused me especial pain, it was the news of your sad bereavement. How I remember your dear child! Lovely, lively, intelligent, and affectionate, ever displaying a thoughtfulness beyond her years, and to lose such a promising child truly brings a deep and heavy shadow; but remember that light sometime will break through, and there will be a glad and happy reunion in the great beyond.

It has, indeed, been a heavy blow, and I scarcely know how to talk of consolation under so bitter an affliction. But think of One who careth for us all and who loves little children. He has prepared a bright and beautiful home beyond the grave, and the spirit of the dear child will only wait a brief period when in sweetness and in love she will meet her mother and father to depart no more.

I can say no more; human consolation is weak. May God bless you in your hour of sorrow, is the wish of

Your loving friend,

M. Carrie Kettler.

To Mrs. Henry Craver.

Requests the Address of a Paper Changed.

Jersey City, N. J., June 23, 1891.

"Ladies' Home Journal,"

Philadelphia, Pa.

Gentlemen:—Please change the address of the "Ladies' Home Journal," from Mrs. Gertrude G. Goodrich, Naperville, Ills., to Mrs. Gertrude G. Goodrich, 45 Merrimac St., Tacoma, Washington, and oblige,

Yours very respectfully,

Mrs. Gertrude G. Goodrich



A Letter to a Lady Friend.

Vicksburg, Miss., June 23, 1891.

Miss Nellie Reynolds,

Scotland, Conn.

Dear Friend :—It no doubt will be a great surprise to you to receive a letter from a distant friend who has been silent so long. I will venture to try to experiment, hoping you will recover from the shock in season to make an early reply.

How has the world prospered you all these long years since we last met? I hope you are in the full enjoyment of the blessings of good health and find many interesting and profitable enterprises to engage your time and attention.

Where and how are all the good people who used to be our neighbors? Scattered, no doubt, some to distant States, and some to the silent abodes of the village burial ground.

And thus, Nellie, does time make its mark, and it writes upon all living the sad, sad words, Passing away.

But I said I would be brief. Please write to me, and tell me all the items of interest. With many kind thoughts, I remain, as ever,

Truly your friend,

J. O. Everett.

Dr. Franklin to His Wife.

"Easton, Nov. 13, 1756.

"My Dear Child :

"I wrote you a few days since, by a special messenger and inclosed letters for all our wives and sweet-hearts, expecting to hear from you by his return, and to have the northern newspapers and English letters per the packet ; but he is just now returned without a scrap for poor us ; so I had a good mind not to write to you by this opportunity, but I never can be ill-natured enough, even when there is the most occasion. The messenger says he left the letters at your house, and saw you afterwards at Mr. Duke's and told you when he would go, and that he lodged at Honey's, next door to you, and yet you did not write ; so let Goody Smith give me more judgment, and say what should be done to you. I think I won't tell you that we are all well, now that we expect to return about the middle of the week, nor will I send you a word of news—that's poz

"My duty to mother, love to children, and to Miss Betsy and Gracy, etc., etc.

I am your loving husband,

B. Franklin.

"P. S. I have scratched out the loving words, being written in haste by mistake, when I forgot I was angry."

Burn's Idea of a Good Wife.

(ROBERT BURNS TO MRS. DUNLOP.)

The most placid good nature and sweetness of disposition ; a warm heart gratefully devoted with all its powers to love me ; vigorous health, and sprightly cheerfulness, set off to the best advantage by a more than commonly handsome figure ; these, I think, in a woman, may make a good wife, though she should never have read a page but the Scriptures of the Old and New Testaments, nor have danced in a brighter assembly than a penny-pay wedding.



HOW TO WRITE NOTES OF INVITATION.*

Notes of invitation differ from ordinary letters in the following ways: 1. More formal; 2. Wholly or partly written in the third person; 3. Date is generally written at the bottom; 4. They are without signature.

2. Materials—The paper and envelopes used should be of the finest quality.

3. A dinner invitation should be answered immediately others (if answered at all) not later than the third day.

4. Regrets—It is more friendly and courteous to state a reason for non-attendance, than to decline without any assigned cause.

After having accepted an invitation, never absent yourself without the *strongest reasons*.

BIRTH-DAY CELEBRATION.

Mr. and Mrs. H. A. Matthews request the honor of J. A. Austin's company to celebrate their son's majority, on Wednesday evening, June tenth, 1891.

1402 Arch St.

*R. S. V. P.**

TO MEET VISITING FRIENDS.

Mr. and Mrs. C. W. George request the pleasure of W. N. Tarnutzer's company, on Friday evening, November 19th, from eight to eleven o'clock, to meet W. A. Womer.

Broad and Walnut Sts., Philadelphia.

EXCURSION.

Mr. Smith would be pleased to have your company on Thursday, Sept. 15th, to visit the park.

Carriages will be in waiting at the Continental Hotel at 4 o'clock P. M.

Continental Hotel. R. S. V. P.

Mr. Taylor solicits the honor of attending Miss Adams to the opera on Thursday evening next.

Tuesday, Nov. 3.

The bearer will wait for the answer.

* R. S. V. P. French, "Answer if you please."



Mr. Walter Hood presents his regards to Miss Jennie Mason, and requests the pleasure of escorting her to the Grand Opera, to-morrow evening.

246 Monroe Ave., April 10,

✿—ACCEPTANCE.—✿

Miss Jennie Mason presents her compliments to Mr. Hood, and accepts with pleasure his kind invitation to accompany him to the Opera.

April 11th

Invitation to Spend the Evening.

Mrs. M. Bell requests the pleasure of Mr. and Mrs. Howard Wilson's company, on Thursday evening, March 30th, at seven o'clock.

Kaperville, Ill.

Acceptance.

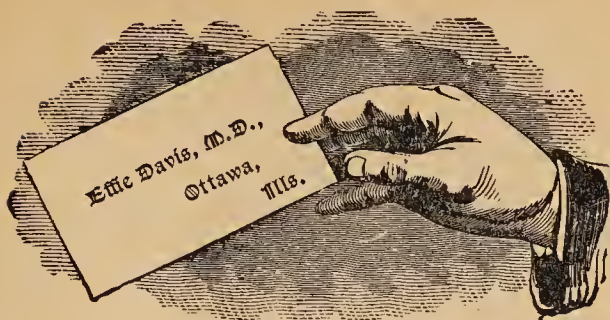
Mr and Mrs. Howard Wilson have much pleasure in accepting Mrs. Bell's kind invitation for Thursday evening, March 30th.

Mill Avenue,
Thursday, March 19th.

Regret.

Mr. and Mrs. Wilson regret that, owing to previous engagements, they are unable to accept Mrs. Bell's kind invitation for Thursday evening, the 30th instant.

Mill Avenue,
Tuesday, March 19th.



HOW TO WRITE BUSINESS AND VISITING CARDS.

USES.—1. To serve as credentials, or certificates of authority when an indorsement or an introduction is written upon it.

2.—To make known one's name to a stranger.

3.—To announce a visitor's name when making a call.

4.—Business cards are used by business men to show their kind and place of business.

TITLES.—Social titles are *Mr.*, *Mrs.* and *Miss*. A man and his wife sometimes use a joint card, written *Mr. and Mrs. A. S. Barnard*. A married woman living with her husband generally uses her husband's name instead of her own, as *Mrs. Rev. J. C. Myers*. Mother and daughter when visiting together often use the same card (the daughter's name is placed below her mother's name). When two or more daughters are in society, the card of the eldest is written *Miss Barnard*, those of the others *Miss Libbie Barnard*, *Miss Rose Barnard*, etc. Clergymen, physicians and dentists use their professional titles instead of *Mr.*

Business Cards should contain in as few words as possible the leading features of the business which you desire to advertise.

E. D. Davis, M. D.

Ottawa,

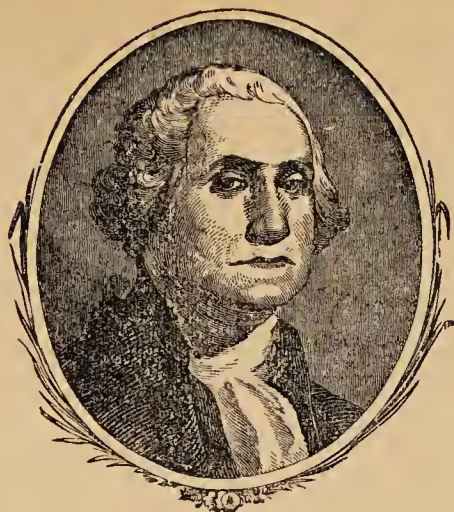
55 Main St.
Mass.

Miss Barnard.

Mrs. J. D. Ballou,
The Misses Ballou,
44 Washington St.

Dr. & Mrs. H. A. Miller.

The Misses Atkinson,
120 Ashland Ave.



GEORGE WASHINGTON.

Washington studied and mastered without help the intricate forms of business. He copied bills of exchange, notes, drafts, bills of sale, receipts, and all the varieties of business forms with a precision and elegance that were remarkable. — Irving.

HOW TO WRITE, COLLECT, AND TRANSFER NOTES.

1. Notes are very common, and of great utility in business. At the present time a large proportion of all the business is transacted on credit, that is, a tradesman instead of paying for his stock when he buys it, promises to pay at some future time; that promise, whether oral or written, is itself property, and may be transferred from one to another. Hence notes which are a written and unconditional admission and evidence of a debt, facilitate the use of credit, which is and has been a great factor in the extension of commerce and trade.

2. A note is a simple written promise to pay a certain sum at a certain time, or on demand, or at sight to a person therein named.

The person who promises is called the *maker*, and the one to whom he promises is called the *payee*.

3. Notes are made payable to bearer or to order.
4. A note payable at a future time is not due until three days after the specified day of payment.
5. Paper payable to bearer is transferred by delivery, payable to order by indorsement.
6. A note made by an intoxicated person, or minor, is void.
7. A negotiable note must contain five things: (1) that the date of payment be certain to come; (2) that it have one of the two words *order* or *bearer*; (3) that the amount be specified and certain; (4) that it be payable in money only; (5) that it be an unconditional promise.
8. A signature written with a lead pencil is valid.
9. If no time is specified, the note is payable on demand.
10. All the parties who have written their names on a note are liable for the amount due; but only one satisfaction can be recovered.
11. An indorser can avoid liability by writing "without recourse" on the back of the note with his signature.
12. A promissory note does not bear interest until after maturity, unless so specified.
13. To make the indorser of a note responsible, the note must be presented and payment demanded of the maker on the very day when it becomes due. If payment is refused, notice must be given immediately to the indorser or indorsers.
14. A note given by one who cannot write should be witnessed.
15. A note destroyed by fire can be collected by sufficient proof.
16. Fraudulently making or altering a written instrument is forgery. Any material alterations makes the note utterly worthless.
17. A forged instrument is not commercial paper, and one whose name is forged cannot be made responsible.
18. A note obtained through fraud, in the hands of an innocent party who has acquired it in good faith, may be collected.
19. Notes are not transferable after they are due.
20. Always write the name of the place and State. It is just as important as the date.

21. Negotiable paper, payable to bearer, or indorsed in blank, which has been stolen or lost, cannot be collected by the thief or finder, but a holder who receives it in good faith before maturity for value, can hold it against the owner's claims.

22. Money paid under mistake must be refunded.

23. A note made in one State, payable in another, must be governed by the laws of that State in which it is to be paid.

24. Demand for payment of a note must be made upon the last day of grace; if that day is a Sabbath or a holiday, demand must be made on the day previous.

25. One who receives a note knowing it to have defects, gets no better right to collect it, than the one from whom he received it had.

26. If a person at the time of taking a note, has notice that it is void through fraud, or upon any legal grounds, he cannot collect it.

27. A note as a gift is void for want of a consideration.

28. Upon presentment for payment and refusal by maker at maturity, the note should be protested by a Notary Public.

29. An extension of the time of a note by holder, releases sureties and indorsers.

30. The signature on a note or bill need not be proven, unless it is first denied under oath.

31. When several persons unite in a note and say: "*we promise*," or "*we jointly promise*," it is a joint liability only, and all must be sued; but if they say *we* or *either of us promise*, or "*we jointly and severally promise*," the liability is both joint and several, and either or all may be sued.

32. When a note says "*I promise*," but is signed by two or more, each signer is bound for the whole amount, and each or all may be sued.

33. If the words *order* or *bearer* are omitted, the note is not transferable.

34. A note given by one who is not of age cannot be collected by law. If the minor ratifies after becoming of age, it becomes valid.

35. The words "value received" are not required by law, and can be safely omitted. The law always presumes value was received until evidence is shown to the contrary.



How to Discount a Note at the Bank.

1. **DISCOUNT** is a certain percentage deducted from a note or debt for the payment of same before it is due.

2. **BANK DISCOUNT** is simple interest on the principal, taken in advance, and is usually reckoned for *three days* more than the specified time.

3. In discounting a note which is drawing interest, the discount must be reckoned on the amount or value of the note when due. (The interest for the full time must be first added to the face of the note before computing the discount.)

Example.— Robert F. May, on May 2d, offered the following note, properly indorsed, for discount:—

\$525.

PHILADELPHIA, MARCH 29, 1891.

Sixty days after date, we promise to pay to Robert F. May, or order, at the Union National Bank, Five Hundred and Twenty-Five Dollars, without defalcation. Value received.

R. J. BIRNEY & Co.

How much will he receive as the net proceeds of the above note?

Sixty days from March 29th is May 28th, which, with the three days of grace added, gives May 31st. From May 2d to May 31st, including the day of discount, is 30 days.

Interest on \$525 for 30 days = 2.63 discount.

525 — 2.63 = 522.37 net proceeds.

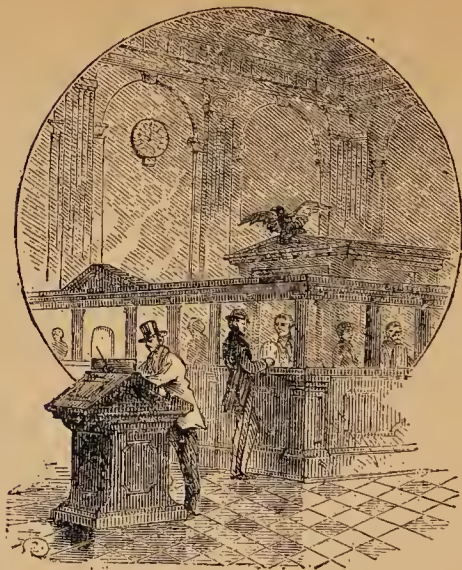
A NOTE.

\$15²⁵/₁₀₀.

Chicago Ill, July 10, 1889.

Seven months after date I
promise to pay Carmon & Smith
Fifteen and ²⁵/₁₀₀ Dollars, with interest
at six per cent. Value received.

J. L. Nichols & Co



The Safe Way to Write All the Different Forms of Notes.

\$375.00.

Naperville, Ills., Oct. 7, 1892.

One year after date I promise to pay to
J. L. Nichols, or order, Three Hundred and
Seventy-five Dollars, for value received, with
interest at six per cent.

J. R. Price.

Payable at Bank.

\$140.00.

Naperville, Ills., Oct. 10, 1891.

Two years after date, for value received, I promise to
pay N. A. Lundy, or order, Four Hundred and Forty Dollars
at Second National Bank. Interest at eight per cent. per
annum.

P. D. Crimmins.

A Note by One who Cannot Write.

\$49.50.

Cleveland, Ohio, Mar. 20, 1892.

One year after date, I promise to pay D. A. Pfitzinger, or order, Forty-nine $\frac{50}{100}$ Dollars, with interest at eight per cent. Value received.

his
John + Rourke,
mark.

Michael Curtis, Witness.

N. B.—A note made by a person who cannot write should always be witnessed by a disinterested person.

On Demand.

\$25.67.

Toronto, Ont., Oct. 12, 1891.

On demand I promise to pay to the order of J. D. Jones, Twenty-five $\frac{67}{100}$ Dollars. Value received, with interest at six per cent.

J. P. Reynolds.

NOTE.—This note answers the same purpose as a note written one day after date.

My Own Order.

\$200.00.

Ottawa, Ont., July 20, 1892.

For value received, I promise to pay, sixty days after date, to my own order, Two Hundred Dollars, with interest at eight per cent.

A. S. Barnard.

NOTE.—A note may be drawn to the maker's own order, with his indorsement in favor of the creditor. This note then can be transferred without indorsement.

Joint Note.

\$200.

Lisle, Ills., Jan. 1, 1891.

One year from date, we promise to pay P. D. Crimmins, or order, Two Hundred Dollars. Value received. Interest at six per cent

Edward Strohm.

Chas. Schwartz.

Principal and Surety Note.

\$600.

Montreal, Sept. 21, 1892.

For value received, on or before July 27, 1893, I promise to pay to the order of Grover Cleveland, Six Hundred Dollars. Interest at nine per cent.

Peter Thompson, *Principal*.Jasper Dille, *Surety*.

NOTE.—The general form of a Principal and Surety is for the principal to properly sign the note, and the surety to indorse it.

Collateral Note.

\$500.

Mendota, Texas, Sept. 25, 1892.

Sixty days after date I promise to pay to the order of Elmer Wicks, Five Hundred Dollars, without defalcation, for value received. Interest at eight per cent.

Having deposited United States' Bonds of the nominal value of Six Hundred Dollars, which I authorize the holder of this Note, upon the non-performance of this promise at maturity, to sell, either at the Brokers' Board or at public or private sale, without demanding payment of this Note or the debt due thereon, and without further notice, and apply proceeds, or as much thereof as may be necessary to the payment of this Note, and all necessary expenses and charges, holding myself responsible for any deficiency.

Philo Barber.

Accommodation Note.

\$500.00.

Meriden, Vt., March 13, 1892.

Sixty days after date I promise to pay to the order of Frank Bryant, Five Hundred Dollars, at the Earlville National Bank, without defalcation. Value received.

Henry Lundy.

Credit the drawer, }
 Frank Bryant. }

NOTE.—An accommodation note is where a person gives his note to another person, who is by agreement permitted to take it to the bank and have it discounted. In the hands of the original holder it cannot be collected.

A Note by a Married Woman.

\$200.00.

San Francisco, Cal., June 15, 1892.

Two years after date, I promise to pay Fred. Lueben, or order, Two Hundred Dollars, with interest at eight per cent., payable annually. Value received.

Mrs. Mary Chandler.

N. B.—A married woman could formerly incur no liability, but now the statutes of the various States give her more or less freedom to enter into contracts, and consequently her note can be enforced against her. But in most States she cannot be bound by a note given to her husband, nor can he give a note to her. If she lends money to him and takes his note, a court of equity will oblige the husband to pay her, but the court of law will not.

Joint and Several Note.

\$2,000.00.

Ottawa, Ont., Nov. 25, 1892.

Ten months after date, we, or either of us, promise to pay Maggie Patterson Two Thousand Dollars, value received. Interest at five per cent.

E. C. Wicks.

John Lindsley.

Chattel Note.

\$700.

Earlville, Ills., Aug. 17, 1892.

Thirty days from date, for value received, I promise to pay A. B. Cody, or order, Seven Hundred Dollars in Warrenville Flour, at the then market rate, the same to be delivered at the option of the owner within the limits of the town of Earlville.

B. B. Boecker.

Produce Note.

\$37.00.

Memphis, Tenn., Nov. 20, 1892.

For value received, I promise to pay to Geo. Finkbiner, on demand, Thirty-seven Dollars, in goods at our store.

J. L. Strohm.

Judgment Note.

\$600.00.

Mt. Vernon, Ia., July 1, 1892.

One year after date I promise to pay H. M. Schrepfer, or order, Six Hundred Dollars at First National Bank, with interest at six per cent. per annum, after July 26, 1892, until paid.

And to secure the payment of said amount, I hereby authorize, irrevocably, any attorney of any Court of Record to appear for me in such Court, in term time or vacation, at any time hereafter, and confess a judgment without process in favor of the holder of this Note, for such amount as may appear to be unpaid thereon, together with the costs and twenty dollars attorney's fees, and to waive and release all errors which may intervene in any such proceedings, and consent to immediate execution upon such judgment, hereby ratifying and confirming all that the said attorney may do by virtue thereof.

S. H. Streyffeler.

A Corporation Note.

\$200.00.

Augusta, Me., Mar. 18, 1892.

Nine months after date, the Granite Stone Company promises to pay J. D. Huling, or order, Two Hundred Dollars, with interest at seven per cent. Value received.

Naperville Stone Company.

Attest: I. K. Devitt, Secretary, T. P. Phillips, President.

N. B.—If corporation notes are drawn and signed in the above manner the officers are not personally liable.



How the Different Notes and Bills are Indorsed.

1.—Blank Indorsement.

A blank indorsement is writing the name of the holder on the back of the note. This, however, is not the best form of indorsement, and should rarely be used. Form 1 (page 82) is indorsed in blank as follows :

FORM A.

J. L. Nichols.

N. B.—This note is now transferable without further indorsement.

2.—Full Indorsement.

When the holder writes upon the back of the note, or bill, the name of the person to whom it is to be paid, and makes it payable to his order, and signs his name below, it is called a FULL INDORSEMENT.

Form 2 (page 82) is indorsed in full, and made payable to the order of J. A. West.

FORM B.

*Pay to the order
of J. A. West.
H. A. Lundy.*

N. B.—This note cannot be sold or transferred without Mr. West's indorsement.

3.—Qualified Indorsement, or How to Avoid Liability.

This is generally done by inserting the words "WITHOUT RECOURSE" in the indorsement. It relieves the indorser from all liability to pay, while at the same time it transfers the title perfectly to the one to whom it is sold.

FORM C.

Pay B. G.
Morton or
order, without
recourse.
J. D. Jones.

4.—Restrictive Indorsement.

A restrictive indorsement is intended to confine the payment to some particular person or purpose. Form 2 (page 82) is restrictively indorsed as follows:

FORM D.

Pay to J. A.
West only.
W. A. Lundy.

N. B.—This note cannot be transferred. The mere omission of the words "order" or "bearer" in an indorsement on the back of a note or draft does not have the same effect as the omissions of the same words in the face of the note or draft. If omitted on the face, it restricts negotiability.

5.—Conditional Indorsement.

Neither the original character of the note nor its negotiability is affected by a conditional indorsement. It only affects the title of the one to whom it is transferred.

FORM E.

Pay J. A. West,
or order, unless
I give you no-
tice not to pay
before maturity.
J. C. Humes.

FORMS OF INDORSEMENTS.

1. Indorsement in Blank.

John S. Barton.

2. Indorsement in Full.

*Pay to Jas. Jones, or order.
John S. Barton.*

3. Qualified Indorsement.

Without recourse.

John S. Barton.

4. Restrictive Indorsements.

*Pay Robert Hunter, for my
use.*

John S. Barton.

*Pay to Chas. Harrison only.
John S. Barton.*

5. Conditional Indorsement.

*Pay George Gray, or order,
the within, unless before due
he receives the amount from
my agent.*

John S. Barton.

6. Indorsement by an Agent.

*John S. Barton,
Agent for Howard Chester.*

7. A Guaranty on a Note.

*For value received in cash,
I hereby guarantee the pay-
ment of the within note.*

John S. Barton.

1. The word *indorsement* signifies a writing on the back of a bill or written instrument.

2. The indorsement may be on any part of the note, or on a paper annexed to it, in ink or in pencil.

3. When note or bill is drawn payable to a person or his order, it is transferable only by his indorsement. Nothing else in law will hold the parties to a note directly liable to the holder.

4. When money is received on a bill or note, the amount and date of receiving should be plainly written on the back of the paper.

THE FORM OF A MONEY INDORSEMENT.

*Received on within note
Oct. 4, 1891,
Thirty Dollars (\$30.00).
Nov. 1, 1891,
Fifty Dollars (\$50.00).*

HOW TO WRITE, PRESENT, AND INDORSE A CHECK.

1. A check is a simple order on a bank for the immediate payment of a certain sum of money.
2. A bank can stamp a check good, or certify it, and thus become responsible to the holder for the amount.
3. In sending a check away from your own town or locality it should always be certified, as in the above.
4. A check is not due until presented. It is negotiable. It has no days of grace.
5. Giving a check is no payment of an indebtedness, unless the check is paid.
6. The death of the maker of the check before presentment to the bank, renders the check null and void.
7. A forged check paid by the bank is the bank's loss, and not the depositor's.
8. Payment of a check may be stopped by subsequent order to bank by maker before presentment of check.
9. The amount of the check should always be written out in words.
10. Every holder of a check is liable to a subsequent holder only for the time for which he would be held, if originally liable.
11. It is the safest rule always to act with diligence in presenting checks for payment.
12. Certificates of Deposit are used when money is deposited for a short time, and no regular bank account is kept. They can be used the same as a certified check.
13. In presenting a check to the bank for payment, always write your name on the back before presenting it.
14. If you have money in a bank and you wish to draw out a certain sum, write "Pay to myself," instead of writing your name in the body of the check, and then sign it.
15. A safe bank ought to be patronized, for it is dangerous to keep in possession or carry large sums of money.

All the Different Forms of Checks.

	STAMP.	No. 245.	Chicago, April 6, 1891.
	Naperville National Bank,		
	Pay to.....Hugh Graham, or Order,		
	 One Thousand Dollars.		
		\$1000.	J. A. West.

Good when properly indorsed.
H. Wells, Teller.

1. PAYABLE TO YOURSELF.

\$100.00. Lexington, Mo., Mar. 20, 1891.
Lexington National Bank, Pay to myself One Hundred Dollars.
W. D. Atkinson.

2. PAYABLE TO BEARER.

\$150.00. Naperville, Ills., Jan. 1, 1891.
First National Bank, Pay to J. L. Nichols, or bearer,
One Hundred Fifty Dollars.
Willard Scott & Co.

3. PAYABLE TO ORDER.

\$240.45. Earlville, Me., June 6, 1891.
Earl Exchange Bank, Pay to F. B. Smith, or order,
Two Hundred Forty ⁴⁵/₁₀₀ Dollars.
O. M. Powers.

4. CERTIFICATE OF DEPOSIT.

\$225.00. Philadelphia, Nov. 12, 1890.
Keystone National Bank.
Thomas Hendricks has deposited in this Bank Two Hundred Twenty-Five Dollars, payable to the order of John A. Logan, on the return of this certificate properly indorsed.
C. E. Cramer, Cashier.

HOW TO WRITE ALL KINDS OF RECEIPTS.

A RECEIPT is an acknowledgment in writing that a certain sum of money or thing has been received by the party giving and signing the same.

A complete receipt requires the following statements : That a payment has been received; the date of the payment; the amount or article received; from whom received, and if for another, on whose behalf payment is made; to what debt or purpose it is to be applied; by whom received, and if for another, on whose behalf it was received.

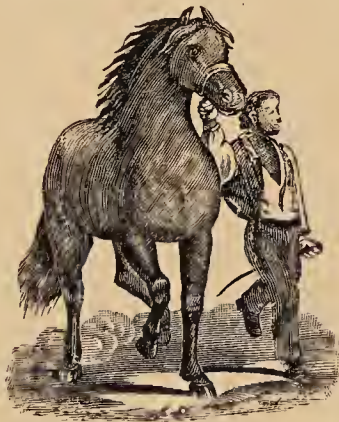
2. If the giving and receiving of receipts was more strictly held to in the transactions of the various kinds of business, less trouble, fewer law-suits, and the saving of thousands of dollars would be the result.

3. If payment is made *upon account, upon a special debt, or in full*, it should be so stated in the receipt.

4. When an agent signs a receipt, he should sign his name, and then write his principal's name underneath.

5. It is not necessary to take a receipt on paying a note, draft, or other instrument indorsed by the payee, because the instrument itself should be given up and becomes a receipt.

6. If a receipt is obtained through fraud, or given under error or mistake, it is void.



Receipt for the Purchase of a Horse.

\$200.00.

Omaha, Neb., June 20, 1892.

Received of J. Lerch, Two Hundred Dollars, for a black mare, warranted only six years old, sound, free from vice, and quiet to ride and drive.

Charles M. Smith.

ALL THE DIFFERENT FORMS OF RECEIPTS.

Receipt for Payment on Account.

\$250.00. Naperville, Ills., July 4, 1891.

Received of J. L. Nichols, Two
Hundred and Fifty Dollars on account
J. K. Rohmer.

2. Receipt for Settlement of an Account.

Joliet, Ills., March 20, 1891.

Received from Thomas Rourke, Two Hundred and
Twenty ¹⁴/₁₀₀ Dollars, in settlement of account to date.

C. S. Selby.

3. Receipt in Full of all Demands.

Meriden, Conn., Jan. 14, 1891.

Received of E. R. Wicks, One Thousand Dollars, in full
of all demands to date.

J. F. Hielscher.

4. Receipt for a Particular Bill.

Brooklyn, N. Y., Aug. 1, 1891.

Received of Morris Cliggitt, Four Hundred Dollars, in
Payment for a bill of Merchandise.

B. G. Barrett.

5. Receipt for Rent.

Snyder, Tex., Mar. 20, 1891.

Received of L. Heininger, Forty Dollars, in full for one
month's rent of residence at 44 Olive Street.

J. G. Litt.

6. Receipt for a Note.

Rec'd, Buffalo, March 6, 1891, from Messrs. Taylor & Co.,
their note of this date, at three months, our favor, for Twelve
Hundred and Twenty Dollars; which, when paid, will be in
full of account rendered to 1st instant.

\$1220.00.

William Barber.

7. Receipt for Service.

Lemont, Ill., July 23, 1891.

Received from Samuel Lynn, Forty-Four Dollars, in full
for service to date.

\$44.00.

Daniel Furbush.

8. Indorsement of a Partial Payment of a Note.

Rec'd, March 4, 1885, on account of within note, Three Hundred Dollars (\$300 00).

9. Receipt for Borrowed Money.

\$35.00. Naperville, Ills., July 20, 1891.

Borrowed and received from D. B. Givler, Thirty-Five Dollars, which I promise to pay on demand, with interest.

Henry Raymer.

10. Receipt for Property.

Rochester, N. Y., April 14, 1891.

Received of Louis Heininger, the following enumerated articles, to be held in trust for him, and returned on his demand: One Gold Watch, two Promissory Notes, each dated March 4, 1886, and signed by Henry Taylor,—one for Three Hundred Dollars, and one for Seven Hundred, each due one year from date.

William Place.

11. Receipt for Payment by the hand of a Third Party.

\$450.00. Joliet, Ky., June 4, 1891.

Received from Carl Cook by the hand of Frank Furbush Four Hundred and Fifty Dollars, in full for proceeds of sale of stock, sold May 28, 1891.

John Rourke.

HOW TO WRITE ALL KINDS OF ORDERS.

\$54.00. Baltimore, Oct. 14, 1891.

Messrs. M. Brown & Co. will please pay to the bearer Fifty-four Dollars in goods, and charge the same to my account

J. B. Moulton.

2.

In Full of Account.

\$25.00.

St. Louis, April 13, 1891.

C. A. Mather, Esq.:

Please pay John Rickert, or bearer, Twenty-Five Dollars in goods, and this shall be your receipt in full of my account.

P. D. Crimmins.

3.

For Goods.

New Orleans, March 4, 1891.

Mr. W. W. Walsworth ;

Please send me per bearer ten barrels of Genesee Flour, and oblige,

Yours truly,

Minnie Howard.

Orders are negotiable, but the person on whom they are drawn is not under obligation to pay them, unless they have been accepted, for an order partakes of the nature of a draft.

HOW TO WRITE ALL KINDS OF DUE-BILLS.

\$125.00.

Chicago, Aug. 14, 1891.

Due Henry Harrington, for value received, One Hundred and Twenty-five Dollars, with interest.

D. Zinger.

On Demand.

\$250.00.

Naperville, Ill., July 1, 1891.

Due J. O. Everett, on demand, Two Hundred Fifty Dollars in goods from my store, for value received.

A. T. Hanson.

In Merchandise.

\$1000.00.

Lincoln, Neb., Nov. 1891.

Due R. Williams, or order, One Thousand Dollars, payable in wheat at market price, on the first day of January next.

Charles Lamb.

A Due-Bill is not generally payable to order, nor is it assignable by mere indorsement. It is simply the acknowledgment of a debt; yet it may be transferred.

Due-bills do not draw interest, unless so specified.

HINTS AND HELPS FOR WRITING, ACCEPTING, AND TRANSFERRING ALL KINDS OF DRAFTS.

1. A draft is a written order by one person on another for the payment of a specified sum of money.
2. The one who writes the draft is called the "*drawer*," the one on whom it is written the "*drawee*," and the one to whom it is to be paid the "*payee*."
3. Drafts may be made payable at sight, on demand, or at a certain time after date, or after sight.
4. The person drawn upon is under no obligation to the holder of the draft unless he accepts it.
5. The usual method of writing an acceptance is, to write across the face of the draft, with red ink, the word "*Accepted*," following with date and signature.
6. When acceptance or payment is refused the draft is protested.
7. A protest is a formal declaration made by a notary public, under his hand and seal, at the request of the holder, for non-acceptance or non-payment, and the parties liable are formally notified.
8. Drafts are negotiable both before and after acceptance.
9. Drafts drawn at sight or on demand are not presented for acceptance, but for payment only.
10. Drafts may be drawn to one's own order, and then indorsed in favor of the party to whom they are to be sent.
11. In buying a draft at the bank, it is always best to have it made payable to yourself, and then indorse it in favor of the party to whom you intend to transfer it. This gives you a good receipt for the money.
12. A promise to accept a draft will be equivalent to an acceptance if it has given credit to the bill.
13. Drafts on foreign countries are usually drawn in sets of three, each one referring to the other two, in order to prevent loss in transmission. They are sent by different routes, and the payment of one of them cancels the three.
14. Should the person upon whom the draft is drawn die before it was accepted, it should be presented for acceptance to his legal representatives.

FORMS OF DRAFTS.

Accepted Draft.

\$250 $\frac{75}{100}$ At Ten days' sight, of Thomas W. Jones, Fifty..... $\frac{75}{100}$ Dollars, Value rec'd, which To R. R. Robinson & Co., Wilmington, Del.	Aurora, Ills., Dec. 8th, 1891. pay to the Order.... Two Hundred and place to Account of J. R. Williams.
---	---

Accepted Dec. 12, 1891.
L. H. Robinson & Co.

1. Sight Draft.

\$500.

Naperville, Tenn., July 10, 1891.

At sight pay to the order of Frank Keeler, Five Hundred Dollars, and charge to the account of

To D. Bowers,
Meriden, Ills.

E. Miller.

2. Time Draft.

\$100.

Troy Grove, Ills., Aug. 1, 1891.

At ten days' sight pay to the order of Bernie Rogers at the Mendota First National Bank, One Hundred Dollars.

Value received.

Clark Dowling.

To Chas. Strong,
Mendota, Ills.

3. Time Draft, Second Form.

\$450 30.

Ottawa, Fla., July 5, 1891.

Ten days from date pay to J. L. Nichols, or order, Four Hundred Fifty $\frac{30}{100}$ Dollars. Value received.

To Fred. J. Davis,
Ottawa, Fla.

William Curtis.

4. Drafts to My Own Order.

\$500.

Wheaton, Ala., May 1, 1891.

Ten days after sight, pay to my own order Five Hundred Dollars, and charge to

To Reed Avery,
Earlville, Ills.

Rufus Parks.



Montreal, Oct. 7, 188-
Edward Trout, Esq.,
Toronto, Ont.

Dear Sir:

Enclosed find twenty
three dollars (\$23.⁰⁰) in full of my
account. Please acknowledge and
oblige

Respectfully yours,
Robt. Brown.



HOW TO DO BUSINESS WITH A BANK.

1. National Banks are required by the United States to deposit interest-bearing bonds with the Treasurer at Washington in proportion to the capital stock paid in.
2. Banks of "circulation and deposit" have the use under certain restrictions of capital paid in by the stockholders, the money belonging to the depositors and the notes of their own circulation.
3. Make your deposits in the bank as early in the day as possible, and never without your bank-book.
4. Always use the deposit tickets furnished by the bank. When checks are deposited, the banks require them to be indorsed, whether drawn to his order or not.
5. Keep your check-book under a lock and key.
6. Draw as few checks as possible; when several bills are to be paid, draw the money in one check.
7. Do not allow your bank-book to run too long without balancing. Compare it with the account of the bank.
8. In filling up checks, do not leave space in which the amount may be raised.
9. Write your signature with the usual freedom, and never vary the style of it.
10. Every check is paid by the bank at its own risk. If forged the bank must lose the amount.
11. If a raised check is paid by the bank, it can only charge the depositor the amount for which he drew.
12. Always keep the stub of your check book, and in issuing a check always fill the stub out first.

HOW TO ENDORSE A CHECK AT THE BANK.

1. The Check is the most common commercial paper in use, and it is astonishing to see how many intelligent and educated people lack the necessary information on this subject.

2. Write *across* the back (not lengthwise) near the left end.

3. Simply writing your name on the back is a blank endorsement, and signifies that it has passed through your hands, and is payable to bearer.

4. If you wish to make the check payable to some particular person, write: Pay to the order of (*Person's name*), and then sign your name below.

5. Always endorse a check just as it appears on the face. If a check is payable to F. Block, it cannot be endorsed Frank Block. If the spelling of the name on the face of the check is wrong, endorse first as the name appears on the face, and below this first endorsement write your name correctly.

6. If the name on the face of the check is written Rev. F.W. Heidner, it must be so written in the endorsement.

7. If you wish to deposit a check, write: "For Deposit," and below this your name.

Form of an Endorsement When Transferred.

Pay to the order of M. Rathisber ger. J. E. Burkey.
--

When Presented for Payment.

J. Smith.

HOW TO FILL OUT BLANK CHECKS, NOTES, ETC., AND KEEP THE STUBS.

No. 1.

Feb. 2d, 1887.

Wm. F. Barker,

for Merchandise.

\$300.

300

No. 1.

Naperville, Ill., Feb. 2, 1887.

National Exchange Bank,

Pay to..... Wm. F. Barker,.....or Bearer,

Three Hundred⁰⁰/₁₀₀ Dollars.

\$300.

F. A. Manser.

\$240⁴⁰

To C. C. Mumm.

For Merchandise.

Date March 3, 1887.

Time One year.

Due March 6, 1888.

No. 1.

\$240.⁴⁰

Naperville, Ill., Feb. 3, 1887.

One year.....after date..I..promise to pay to

the order of..... C. C. Mumm,.....

Two Hundred Forty.....⁴⁰/₁₀₀ Dollars,

at...six per cent. interest. Value received.

No. 1. Due.....

H. A. Tholuen.

HOW TO FILL OUT A CHECK.

\$

Webster City, Iowa,

18

IOWA.

First National Bank

Pay to

or Order,

Dollars,

No

1. On the first blank line at the top write the number of dollars in figures, and then the date in the blank line following the name of the town and State.
2. After the words "Pay to" write the name of the party in whose favor the check is drawn, and on the next line below write out the amount to be paid in full.
3. On the last line at the left, write the number of the check (if you desire to number it) and then sign your name on the last blank line the right.



Toronto, *Nov 5,* 188*9*

First National Bank

Pay to *James Munro* or order,

One Hundred *X* ¹⁰⁰/₁₀₀ Dollars.

W M Turner



COMMON FORM OF BANK CHECK.





(JOINT NOTE NEGOTIABLE.)

Montreal

July 1, 1889.

Three months after date we promise to pay

W. H. Morris or order,

at Canadian Bank of Commerce, here,

One Hundred $\frac{x}{100}$ Dollars,

for value received.



J. David
W. H. Morris

JOINT NOTE THAT CAN BE TRANSFERRED.

Exchange for £100. New York, May 1, 1892.

Sixty days after sight of this First of Exchange,

— (Second and Third of the same tenor and date unpaid), —

Pay to the order of W. P. Bryant & Son

— One Hundred Pounds Sterling —

Value received, and charge the same to account of

To Messrs. Morgan & Co.,

No. 74 London

W. H. Garrison.

A FOREIGN DRAFT, OR BILL OF EXCHANGE.

	(JOINT AND SEVERAL NOTE NEGOTIABLE.) Buffalo <u>July 1, 1889</u> <u>Four months</u> after date, we jointly and severally promise to pay <u>J. R. Cameron</u> or order, at <u>Standard Bank</u> here, <u>Two Hundred</u> <u>X</u> Dollars, for value received. <u>C. J. Dean</u> <u>Edw. Trout</u>
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A JOINT AND SEVERAL NOTE TRANSFERABLE.

(FOR INTEREST DUE ON MORTGAGE.)

\$75 $\frac{x}{100}$

CHICAGO, August 1, 1889

Received of G. A. Caton, Seventy-five Dollars, in full of my year's interest, due this day, on his mortgage to me, dated August 1st, 1881, for Six Hundred Dollars.

No. 6.

Edw. Frost.

A RECEIPT FOR INTEREST DUE ON A MORTGAGE.



IT TAKES TWO TO MAKE A CONTRACT.

HOW TO WRITE A CONTRACT

Rule :—1. The parties to a Contract are taken in the order in which they are written and referred to as "the party of the first part," "the party of the second part," without repeating their names. It matters not which name is written first.

2. After writing the date, names of the parties and their places of residence, state fully all that the first party agrees to do, and then state all that the second party agrees to do.

3. Next state the penalties or forfeiture in case either party does not faithfully and fully perform, or offer to perform, his part of the agreement.

4. Finally, the closing clause, the signatures and seals, the signatures of witnesses are written. (A seal is simply the mark of a pen around the word "seal," written after the signature.)

No particular form of legal language is necessary. Use your own words and state in a plain way just what you want *done*. Anyone who can write a letter and express his desire in an intelligent manner can write a contract.

Errors in grammar or spelling do not affect the legality of the agreement.

If the language should be obscure on certain points, the "court" will always interpret the *intent* of the parties when they entered into the agreement.

When an agreement is written it must all be in writing. It cannot be partly written and partly oral.

The Law Governing all Kinds of Contracts.

1. A contract is a mutual agreement between two competent parties for a valuable consideration to do or not to do a particular thing.

2. It must have, 1. Parties ; 2. Subject Matter ; 3. Consideration ; 4. Assent of the parties. There cannot be a contract when any of these are wanting.

3. A consideration is the *thing* which induces a person to make a contract.

4. An alteration of a contract in a material part, after its execution, renders it void.

5. A contract the law forbids is void. Fraud renders all contracts void.

6. A contract made by a minor, a lunatic, or an idiot is not binding upon him, yet he can hold the party with whom he contracts, to all the conditions of the contract.

7. A contract not consistent with law or for immoral purposes is void.

8. A fraudulent contract may be binding on the party guilty of fraud, although not laying any obligation on the part of the party acting in good faith.

9. A contract for the sale or purchase of personal property over a certain amount—ranging from \$30 to \$200 in the different States—must be in writing.

10. A contract which cannot be performed within a year must be in writing.

11. A guaranty must be in writing.

12. If no time of payment is stated in the contract, payment must be made on the delivery of the goods.

13. A contract totally restraining the exercise of a man's trade or profession is void, but one restraining him in any particular place is not void.

14. An offer or proposal, which includes the essential parts of a contract, becomes a contract as soon as accepted.

15. A contract required by law to be in writing cannot be dissolved by verbal agreement.

16. A contract cannot be partly written and partly verbal. **It must be wholly written or wholly verbal.**

IGNORANCE OF LAW EXCUSES NO ONE.



JUSTICE.

CONTRACTS THAT ARE NOT LAWFUL.

1. A contract to commit a breach of peace.
2. A contract in violation of a statute of the State in which it is made.
3. An agreement to prevent competition on a sale under an execution.
4. An agreement to prohibit the carrying on of a trade throughout the State.
5. A contract with an intoxicated person, lunatic or minor.
6. All agreements in which there is fraud.
7. An agreement made by threats or violence.
8. A contract impossible in its nature : such as crossing the ocean in one day, is void.
9. Guardians, Trustees, Executors, Administrators or Attorneys cannot take advantage of those for whom they act by becoming parties to the contract.
10. Useless things cannot become the subject of a contract: such as agreeing not to go out of the house for a month.

11 The right to vote or hold office, etc., cannot be sold by contract.

12. Contract without a consideration : such as a promise to make a gift, cannot be enforced.

13. An agreement for immoral purposes.

14. Where consent to an agreement is given by mistake, it cannot become a contract.

15. If a thing contracted for was not in existence at the time of making the contract, such as buying a horse and not knowing that he was dead at the time, the contract is not good.

16. If a person agrees to serve as a laborer or clerk, he cannot be compelled to fulfill his agreement; damages, however, can be recovered.

17. Two or more persons intentionally cannot make a contract to the injury of a third person.

18. Wagers or bets cannot be collected by law.

19. More than legal interest cannot be collected.

20. Contracts for concealing felony or violating public trust, for bribery and extortion are prohibited.

21. Contracts in which there is misrepresentation or concealment of material facts cannot be enforced. It is fraud to conceal a fraud.

22. Money borrowed for the purpose of betting, the lender knowing it to be for that purpose, cannot be collected.

23. If any part of a contract is illegal, the whole is illegal.

24. A verbal release without payment or satisfaction for the debt is not good. Release must be under seal.

25. If there are two parts to a contract, and one conflicts with the other, the first part holds good in preference to the last.

26. An agreement with a thief to drop a criminal prosecution, by his bringing back the goods and paying all damages, is not good, and will be no bar to a future prosecution.



A Contract for Hiring a Farm Hand.

KNOW ALL MEN BY THESE PRESENTS :

That Fred J. Dolan agrees to work faithfully for E. E. Heidner, as a general laborer on his farm, and to do any work that he may be called upon to do in connection therewith, in the township of Freedom, County of La Salle, and State of Illinois, for the period of one year, beginning the first day of March next, 1890, for the sum of Twenty Dollars per month.

In consideration of the services to be performed, the said E. E. Heidner agrees to pay Fred J. Dolon, Twenty Dollars per month.

IN WITNESS WHEREOF, the said parties have hereunto set their hands this first day of January, 1890.

Fred J. Dolan.
E. E. Heidner.

A Contract for Renting a Farm.

I, John Smith, do lease and convey unto J. T. Hoge the $N\frac{1}{2}$ of the $SE\frac{1}{4}$ of Sec. 25 in the town of Flag Springs, County of Andrew, and State of Missouri, for a term of two years from the first of March next, upon the payment of Three Hundred Dollars (\$300), as follows : One Hundred and Fifty the 20th of June next, and the remaining One Hundred and Fifty the first day of the following December.

Witness my hand, this 20th day of October, 1891.

John Smith.



Agreement for the Hiring of a Clerk.

THIS AGREEMENT, made this twenty-eighth day of June, one thousand eight hundred and eighty-five, between John Smith, of the Town of Naperville, in the County of Du Page, and State of Illinois, of the first part, and Richard Brown of the City of Chicago, in the County of Cook, State of Illinois, of the second part, witnesseth :

That the said John Smith has agreed to enter the service of the said Richard Brown as clerk, and covenants and agrees to and with the said Richard Brown, that he will faithfully, honestly, and diligently apply himself and perform the duties of a clerk in the store of the said Richard Brown, and faithfully obey all the reasonable wishes and commands of the said Richard Brown, for and during the space of one year from the thirtieth day of May next, for the compensation of Six Hundred Dollars (\$600) per annum, payable monthly.

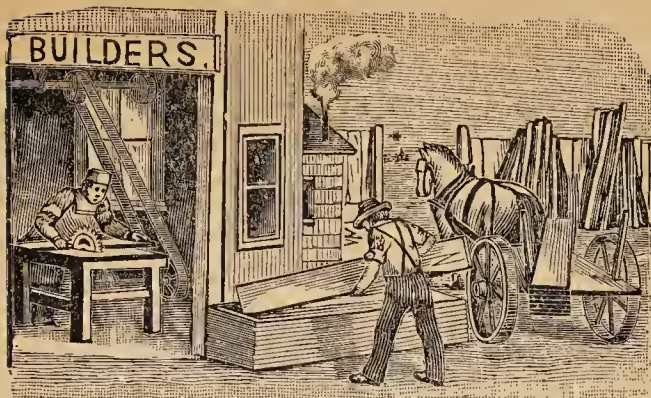
And the said Richard Brown covenants with the said John Smith, that he will receive him as his clerk for the term of one year aforesaid, and will pay him for his services as such clerk the sum of Six Hundred Dollars (\$600) annually, in monthly payments.

In witness whereof, we have hereunto set out hands and seals, this twenty-eighth day of May, A.D. 1891.

John Smith. (SEAL)

Richard Brown. (SEAL)

John H. Wagner.



AN AGREEMENT TO BUILD A HOUSE.

Be it remembered that on this 16th day of May, 1891, it is agreed between John Read, of Lisle, Illinois, and Z. Cooper, of Naperville, Illinois, in manner and form following, to wit: The said Z. Cooper, for the consideration hereinafter named, does, for himself, his executors, and administrators, covenant, promise, and agree, to and with the said John Read, his executors, administrators and assigns, that he, the said Z. Cooper, shall and will, within the space of six months, next after the date hereof, in a good and workmanlike manner, and according to the best of his art and skill, at Naperville, Illinois, well and substantially erect, build and finish, one house, according to the draft or plan hereunto annexed, and to compose the same with such stone, brick timber or other materials, as the said John Read, or his assigns shall provide and find for the same. In consideration whereof, the said John Read doth, for himself, his executors, and administrators, covenant and promise to, and with the said Z. Cooper, his executors, administrators, and assigns, well and truly to pay, or cause to be paid, unto the said Z. Cooper, the sum of Two Thousand Dollars.

In witness whereof we have hereunto set our hands and seals.

John Read. [Seal]

Z. Cooper. [Seal.]



A Contract for the Sale of Horses, Cattle, or other Personal Property.

This agreement, between A. B. Johnson and C. D. Coddington, made this nineteenth day of October, 1891, witnesseth :

That said A. B. Johnson, for the consideration hereinafter mentioned, shall sell and deliver on the first day of November next to said C. D. Coddington at his residence, One Double Wagon, Two Four-Year-Old Colts and Six Yearling Heifers.

That said C. D. Coddington, in consideration thereof, shall pay said A. B. Johnson Three Hundred Dollars, upon the delivery of said property.

In witness whereof we have this day set our hands and seal.

A. B. Johnson.

C. D. Coddington.

A Contract for Laying Tile or Building Fence.

(SHORT FORM.)

KNOW ALL MEN BY THESE PRESENTS : That this agreement, made this 1st day of July, A. D. 1891, between H. C. Naumann and G. C. Gasser, witnesseth :

H. C. Naumann agrees to lay one hundred twenty (120) rods of six-inch tile at forty cents (40c) per rod. The average depth and fall of said tile is to be sufficient to drain the land through which said tile may be laid. G. C. Gasser shall direct place and parts of land to be drained by the above specified number of rods of tile.

H. C. Naumann,
G. C. Gasser.

The Law Governing the Sale and Transfer of Property.

1. A sale is the exchange of property for money, which is either paid at once or to be paid in the future.

2. There are many complicated things pertaining to the sale of property which every thoughtful man should understand.

3. The thing sold must either exist at the time of the sale or there must be a well-founded reason that it will be in existence and in possession of the seller. For example: If a man sold a horse for \$100 and it transpires that the horse died before the actual time of the sale the transaction would not be a sale, otherwise it would.

4. Grain or other produce not yet sowed or planted can be sold because the seller may reasonably expect a crop. Machinery or other manufactured goods may be sold before they are made and the seller can be held to perform his part of the contract the same as though the articles actually existed at the time of the sale.

5. The thing sold must be specified and set apart as the property of the buyer. For example: The sale of ten bushels of wheat from a certain bin would not be a sale unless the grain was measured and set apart.

6. The price must be fixed by mutual consent, or be understood by the terms of the sale.

7. Any defects which can be seen in property or in animals when sold does not relieve the buyer from meeting his contract though he claims that he did not see the defects. *The law does not furnish eyes for the purchaser of property.*

8. But defects in property or animals which cannot be seen, and the seller makes no statement in reference to such defects, but recommends it as good or sound, relieves the buyer from fulfilling his part of the contract.

9. When nothing is said as to the time of payment when the sale is made the law presumes that the property must be paid for before the purchaser can secure possession. If credit is agreed upon the buyer is entitled to immediate possession.

10. The purchaser, in order to make good his bargain, should always advance a small amount, to bind the seller to the bargain.



FORM OF BILL OF SALE.

KNOW ALL MEN BY THESE PRESENTS, That in consideration of Twenty-three hundred (\$2,300) Dollars, the receipt of which is hereby acknowledged, I do hereby grant, sell, transfer, and deliver unto F. A. Lueben, his heirs, executors, administrators and assigns, the following goods and chattels, viz.:

Four Oxen @ \$50.00	-	-	-	\$200.
Twenty Head of Sheep @ \$4.00	-	-	-	80.
Two set Harness @ \$20.00	-	-	-	40.
Two Farm Wagons @ \$35.00	-	-	-	70.
One Corn Planter @ \$20.00	-	-	-	20.
Three Plows @ \$15 00	-	-	-	45.

To have and to hold all and singular the said goods and chattels forever. And the said grantor hereby covenants with said grantee that he is the lawful owner of said goods and chattels; that they are free from incumbrances, that he has good right to sell the same, as aforesaid; and that he will warrant and defend the same against the lawful claims and demands of all persons whomsoever.

In witness whereof, the said grantor has hereunto set his hand this 29th day of June, 1891.

Witness:

Charles E. Selby.

Jared K. Long. (SEAL.)



A MORTGAGE SALE.

They mortgaged their farm to start their son in business.
 "Now over the hill to the poor-house."

HOW MORTGAGES ARE WRITTEN.

RULES:—*Mortgages must be in writing, and must be in one single document, which contains the whole contract.*

It must be acknowledged and recorded.

When a mortgage is paid, or satisfaction given, it may either be written on the margin of the mortgage or by a receipt indorsed upon the mortgage, or it may be discharged upon the records whenever there is presented to the proper officers an instrument acknowledging satisfaction, executed by the mortgagee or his proper representatives.

THE LAW GOVERNING MORTGAGES.

1. Mortgages are conditional conveyances of estates or property by way of pledge to secure a debt, and become void upon the satisfaction of the indebtedness.

2. All mortgages must be in writing, and be signed and sealed.

3. There are two kinds of mortgages : a real estate mortgage, and a chattel mortgage. The former is a mortgage on real estate, the latter a mortgage on personal property.

4. A mortgagee may sell or transfer his mortgage to another party.

5. Mortgages given with the intent to defraud creditors are void, as to all persons knowing of the fraudulent intent.

6. When the debt is paid for which the mortgage was given, the mortgage is void.

7. A foreclosure is the legal proceeding to sell the mortgaged property to satisfy the debt.

8. A chattel mortgage given on personal property which is left in possession of mortgagee, is *prima facie* void as to creditors of mortgagor. To render it valid it must contain permission by mortgagee that mortgagor may retain possession of the chattels, and that mortgagor may take possession of them whenever he feels himself insecure for any reason.

9. Mortgages should be recorded with promptness after their execution. The first mortgage on record is the first lien on the property, notwithstanding another mortgage was given first, as to all persons not aware of that fact.

10. A mortgage on real estate is released by deed of a lease under seal, and acknowledged, or receipt of satisfaction of the debt entered upon the margin of the mortgage by mortgagee.

11. Chattels must generally be acknowledged before a Justice of the Peace of the Township where the mortgagor resides.

12. *In writing mortgages always insert the same description of land and lots as given in the deeds of same property.*

MORTGAGE—Short Form.

THE MORTGAGOR, *Samuel P. Smith, and Sarah E. Smith, his wife*, of the *Town of Naperville*, in the County of *Du Page* and State of *Illinois*, MORTGAGE and WARRANT to *James Y. Scammon*, of the *City of Chicago*, County of *Cook*, State of *Illinois*,

to secure the payment of *two certain promissory notes, bearing even date herewith, for the sums of One Thousand and Fifteen hundred Dollars respectively, payable to the order of the said James Y. Scammon, in three and five years from the date thereof, respectively, with interest at the rate of seven (7) per cent. per annum, payable annually, the following described Real Estate :*

The South-West quarter of Section number Twenty-one (21) in Township number Thirty-eight, (38) North, of Range number Eleven (11) East, of the Third Principal Meridian.

Also : Lots number one (1), three (3) and five (5) in Block number nineteen (19) of Schofield's Addition to the Village of Naperville. All situated in the County of Du Page in the State of Illinois, hereby releasing and waving all rights under and by virtue of the Homestead Exemption Laws of this State.

Dated this 1st day of January, A.D. 1891,

Signed Sealed and Delivered
in Presence of

}

Samuel P. Smith. (L.S.)

Sarah E. Smith. (L.S.)

ASSIGNMENT OF MORTGAGE.

KNOW ALL MEN BY THESE PRESENTS :

That I, *Henry Betzold*, the within named mortgagee for a consideration of *Eight Hundred Dollars, (\$800)*, hereby assign, transfer, and set over unto *E. B. Neeman*, his heirs and assigns, the within named instrument of mortgage, and all the real estate, with appurtenances therein mentioned and described, to have and to hold the same forever. Subject nevertheless to the equity and right of redemption of the within named *A. Meyer*, his heirs and assigns therein.

In witness whereof the party of the first part has hereunto set his hand and seal this *third* day of *March*, in the year of our Lord eighteen hundred and *eighty-seven*.

Henry Betzold. (SEAL)

Sealed and delivered in the presence of

E. E. Hawthorn.

MORTGAGE DISCHARGE.

Naperville, Ills., March 4, 1891.

I have received full satisfaction of the debt secured by this mortgage, and hereby cancel and discharge the same.

J. A. Blanchard.



THE MAN THAT NEVER PAYS A MORTGAGE

HOW TO WRITE A CHATTEL MORTGAGE.

Use a legal printed form or write one like the copy given below.

A Chattel Mortgage is a mortgage on personal property, such as live stock, machinery, farm implements, etc.

1. A chattel mortgage must be acknowledged before a Justice of the Peace, or before the County Judge, in which the mortgagor resides.

2. The mortgage must be recorded.

3. Chattel mortgages may not run longer than two years.

4. A chattel mortgage is like a pledge in that the debtor may become entitled to the property by paying the debt; they are unlike in that in a chattel mortgage, if the debt is not paid, the property becomes the creditor's, and the debtor is not entitled to any surplus.

5. A chattel mortgage is a conditional sale of property, if the debt for which it was given is not paid.

6. A pledge is not a sale, it only gives the right to sell to some one else if the debt is not paid.

7. The property must be taken possession of by the mortgagee on the maturity of the mortgage, or it can be taken by other creditors.

8. To sell property covered by a chattel mortgage is a criminal offense.



THE MAN WHO PAYS HIS MORTGAGE AT THE DAY OF MATURITY.

FORM OF CHATTEL MORTGAGE.

This Indenture, Made and entered into this, the 20th day of September, A. D. 1891, by and between A. N. Jenkins, of the County of Bolivar, and State of Mississippi, of the first part, and James Davis, doing business at Minden, under the firm name and style of Davis & Jones, of the second part, WITNESSETH: That the said party of the first part, for and in consideration of One Thousand Dollars, to me in hand paid by the said parties of the second part, the receipt whereof is hereby acknowledged, have granted, bargained and sold, and by these presents do hereby grant, bargain, sell and convey unto the said parties of the second part, their heirs and assigns, the following described property in the County and State aforesaid, to-wit: One Bay Mare, six years old, Fifty Head of 2 year old Steers, and Sixty Bales of Cotton, together with all interest, claims or remedy, right or title, which the said party of the first part now have or may hereafter acquire, either as landlords, tenants or laborers, or for a share of the crop, in, to and against all the crop of cotton and corn, also cotton seed, now planted or to be planted, grown or to be grown, on the place known as the Matson Farm, in the County and State as aforesaid, in, during and for the year 1891, or any cotton or corn crop, also cotton seed, in Bolivar County, Mississippi; and said party of the first part hereby binds himself to ship all cotton and cotton seed raised under this contract to B. M. Milwitts, to be sold by them, and the proceeds to be applied toward the payment of all sums due under this contract; said cotton and cotton seed to be shipped seasonably and as the same is gathered and prepared for market.

The advances above mentioned are made upon the express condition and understanding that said cotton shall be shipped as above mentioned; and if said parties of the first part fail or refuse to comply with said agreement, they shall pay to said party of the second part a deficit commission of \$1.50 per bale, for each and every bale of cotton not shipped by them as aforesaid, which deficit commission it is hereby agreed shall be payable on the First day of January, A. D., 1892, and shall be secured by this Mortgage, and shall be collected, if necessary, by the enforcement thereof by sale, etc., as below mentioned. But this conveyance is upon the following conditions and with the terms and agreements hereinafter expressed:

WHEREAS, The said party of the first part is indebted to the said parties of the second part for money, goods, wares, merchandise and supplies, this day and heretofore advanced to the said party of the first part, by said

parties of the second part, in the sum of *One Thousand Dollars*, as evidenced by a *certain Promissory Note, bearing even date unto the above*. NOW, if the said party of the first part shall well and truly pay the said *Davis & Jones* at maturity, with all interest due thereon, and shall also pay to said parties of the second part all other indebtedness which may accrue and become owing to said parties of the second part, for any other moneys, goods, wares, or merchandise and supplies, which may be advanced to said party of the first part by the said parties of the second part, for and during the year 1892, and until the said crop of cotton and corn shall have been gathered and shipped, then this conveyance to be void; otherwise to remain in full force and effect.

The said party of the first part further agree, and hereby consent, that the aforesaid last mentioned indebtedness, if any such shall accrue, shall be due whenever or on or after the said *First day January, 1892*, as the said parties of the second part shall elect, and if default is made in any part of the aforesaid indebtedness, the said parties of the second part, or either of them, their assigns or legal representatives, are hereby authorized and empowered to take immediate possession of said property, or of said cotton and corn, and ship the same to market, or sell the same for cash to the highest bidder, after giving ten days' notice of the time, place, and terms of sale, by written notices posted in three or more public places in said County, and to gather, gin, and prepare for market, at the expense of the said party of the first part, all cotton not picked and ginned, and to bring suit or suits in their own name, for or against said cotton and corn, which may be necessary to enforce the claim of said party of the first part, or either of them, against the same, either for wages or otherwise.

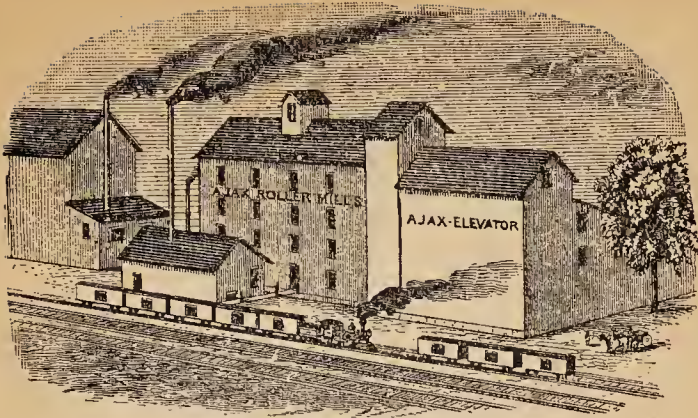
It is further agreed, that if the said party of the first part, before the said *1st day of January, 1892*, and before the payment of the debt therein secured, should ship, sell, or in any way dispose of any part of the crop or property herein conveyed, or attempt to do so, or should abandon or neglect, or fail from any cause to cultivate or gather such crop, then, in either of said events, the entire debt herein secured shall become due and payable, and unless immediately paid, the said parties of the second part may at once avail themselves of all of the provisions of this Mortgage in their favor, for the possession of said property and the recovery of said indebtedness as therein provided. It is further agreed, by the party of the first part, that in the event the said parties of the second part should also elect to foreclose this Mortgage, as well as pursue their legal remedies for or against any of the said property herein conveyed, the said parties of the second part shall be entitled to a Receiver, upon bill filed, and without notice as now required by law, and in the event that the said parties of the second part should obtain actual possession of said property, or any part thereof, and any suit in equity should be brought by the said party of the first part against said parties of the second part for a settlement of their right and account under this Mortgage, the said party of the first part covenant and agree to and with the said parties of the second part, that they will not enjoin said parties of the second part from shipping said cotton, or selling said property according to the terms herein set forth.

IN WITNESS WHEREOF, The said party of the first part has hereunto set *his* hand on this, the day of the date first above mentioned.

WITNESSES:

A. N. Jenkins.

.....



HOW TO WRITE A LEASE.

RULE.—*The par'y granting the possession and profit is called the LESSOR, and the party to whom the grant is made is called the LESSEE.*

A Lease is a contract to be performed by both parties, and hence they both should sign it.

It is proper and best to have two copies of the lease (both alike), so that each party may hold a copy of the original agreement.

Write the lessor's name first, and his name should be signed first at the close.

Payments of rent should be entered on the back of the lease.

Care should be exercised in giving the **TIME**, **DESCRIPTION** and the **AMOUNT TO BE PAID**.

1. A **LEASE** is a contract by which a party gains the possession, use and profit of lands and tenements, in return for which he pays the owner thereof a recompense, called rent.

2. A lease must always give a less interest in land than that of the lessor. If lessor conveys his whole interest, it is an assignment or deed.

3. A lease of lands and tenements may be by written or verbal contract, except that there cannot be a verbal lease for a longer period than one year.

4. A written lease cannot be changed by verbal agreement made at the same or another time. When parties reduce their agreements to writing they are bound by the writing as against any verbal declarations.

5. If no time is stated when the rent is to be paid, it is not due till the end of the lease.



A Lease for Renting a House.

KNOW ALL MEN BY THESE PRESENTS :

That I have, this sixth day of September, 1891, let and rented unto Andrew Jay my house and premises, number 142 on Archer Street, in the town of Livermore, and State of Iowa, with the sole and uninterrupted use and occupation thereof for one year, to commence the first day of May next, at the monthly rent of twenty dollars, payable in advance.

Witness my hand and seal,

Henry R. Rilling, [Seal.]

SHORT FORM OF LEASE.

John Parks leases to J. B. Moulton (description of premises) for a term of.....upon the payment of.....Dollars.

Dated this 1st day of August, 1891.

J. K. Miller.

A LEASE—FOR CASH RENT.

THIS INDENTURE, made this *Fifth* day of *February*, A.D. 1884, between *Samuel E. Sport*, of the *Town of Naperville*, in the County of *Du Page* and State of *Illinois*, of the one part, and *James R. Giddings*, of the *Town of Lisle*, in the County and State aforesaid, of the other part ;

WITNESSETH, That the said *Samuel E. Sport*, for the consideration hereinafter expressed, hath demised, granted and leased, and doth by these presents hereby demise, grant and lease unto the said *James R. Giddings* and his assigns lots one (1) two (2) and three (3) in block seven (7) of the original *Town of Naperville*, as shown by the plat of said town on file in the Recorder's office of the said *Dupage County*. And also the Northwest quarter (N. W. $\frac{1}{4}$) of Section Eight (8) in Township Twenty (20), Range Nine (9), East of the 3rd Principal Meridian, and containing one hundred and sixty (160) acres according to government survey. All aforesaid real estate being situate in the County of *Du Page* and State of *Illinois*, together with all the privileges and appurtenances thereunto belonging. TO HAVE AND TO HOLD the above described premises for and during the term of five years from the date hereof.

And the said *James R. Giddings* doth covenant and agree to pay the said *Samuel E. Sport*, or his assigns, the sum of *One Thousand Dollars*, as yearly rent for said premises, in 2 equal payments of *Five Hundred Dollars* each, at the expiration of each and every *six* months from date, during the continuance of this Lease.

IN WITNESS WHEREOF, The said parties have to this and one other instrument of the same tenor and date interchangeably set their hands and seals, the day and year first above written.

Signed, Sealed and Delivered
in Presence of

J. H. Nichols.

}

Samuel E. Sport.

(SEAL)

James R. Giddings.

(SEAL)

SECURITY FOR RENT.

For value received I hereby enter myself security for the full payment of the rent reserved in the within lease; and guarantee the payment of the rent and full performance of all covenants contained herein by the said party of the second



AGREEMENT TO CULTIVATE LAND ON SHARES.

THIS AGREEMENT, made this first day of March, one thousand and eight hundred and ninety-one, between H. M. Schrepfer, of the town of Cohoctah, in the County of Livingstone, State of Michigan, party of the first part, and Richard Brown, of the City of La Salle, in the County of La Salle, and State of Illinois, party of the second part.

The party of the second part agrees to cultivate the land in good, workmanlike manner, keep the land free from noxious weeds, haul out the manure, and keep the fences in repair, the party of the first part to furnish the material.

The said Richard Brown is to deliver at the residence of the party of the first part, one-half of all the grain and hay raised on the farm of the party of the first part, and pay \$4.00 per acre for the land which he feeds as pasture.

This lease to hold good from March 1st, 1891, to March 1st, 1892.

H. M. Schrepfer.
Richard Brown.

Witnesses: { Anna Holverson.
 { Olive M. A. Weis.



HOW TO WRITE A DEED.

- RULES:**—1. *It must be written or printed on paper or parchment.*
2. *The names of the parties and place of residence are written first.*
3. *The property must be fully described. The description should be by bounds, or by divisions of United States surveys, or by subdivisions into blocks and lots, as shown on the records.*
4. *It must express a consideration, also a covenant to "warrant and defend" and be signed and sealed by the grantor or grantors.*

CAUTION.—It must be completely written before delivery. Numbers should always be written in *words* followed by figures in parentheses. If the grantor is married, they both should join in the grant and in execution of the deed—signing and acknowledging. Where forms are prescribed by the Statutes of a State, they must be followed. The long form, however, is good in all the States.

THE LAW GOVERNING DEEDS.

1. The acknowledgment of a deed can only be made before certain persons authorized to take the same, such as Justices of the Peace, Notaries, Masters in Chancery, Judges and Clerks of the Courts, Commissioners of Deeds, etc.

2. A deed without consideration is void.

3. Any person of legal age, competent to transact business, and owning real estate, may convey it by deed.

4. The deed takes effect upon its delivery to the person authorized to receive it, and should be recorded at once.

5. After the acknowledgment of a deed the parties have no right to make the slightest alteration.

6. The person making the deed is called the *grantor*, the person to whom the deed is delivered is called *grantee*.

7. A WARRANTY DEED —The grantor warrants the title to be good, and agrees to defend the same against all persons.

A QUIT CLAIM DEED releases only what interest the grantor has in the property.

8. Never purchase real estate without a careful examination of the title, either by yourself or a trusty attorney.

9. Always procure an abstract of title before advancing money or signing contract for purchase of land or lots.

WARRANTY DEED.—Long Form.

THIS INDENTURE, made this *Second day of March*, in the year of our Lord one thousand eight hundred and *eighty-five*, between *Andrew Samson and Polly Ann Samson, his wife*, of the *Village of Naperville*, in the County of *Du Page*, and State of *Illinois*, party of the first part, and *Ebenezer P. Stought* of the *City of Chicago*, in the County of *Cook* and State of *Illinois*, party of the second part :

WITNESSETH, That the said party of the first part, for and in consideration of the sum of *Ten thousand Eight hundred and ninety* (\$10,890.00) Dollars, in hand paid by the said party of the second part, the receipt whereof is hereby acknowledged, and the said party of the second part forever released and discharged therefrom, have granted, bargained, sold, remised,

released, conveyed, aliened and confirmed, and by these presents do—grant, bargain, sell, remise, release, convey, alien, and confirm unto the said party of the second part, and to his heirs and assigns, forever, all the following described lots, pieces, or parcel of land, situated in the County of *Du Page*, and State of *Illinois*, and known and described as follows, to-wit :

The North-west quarter of Section Thirty-six (36) in Township thirty-eight (38) North, of Range eleven (11) East of the Third Principal Meridian, containing one hundred and sixty acres by Government survey. Also, an equal undivided one-half interest in Lot number one (1) in Block number three (3) of Smith's subdivision of Schuyler's addition to the Village of Naperville, in the County and State aforesaid.

TOGETHER WITH ALL AND SINGULAR the hereditaments and appurtenances thereunto belonging, or in anywise appertaining, and the reversion and reversions, remainder and remainders, rents, issues, and profits thereof ; and all of the estate, right, title, interest, claim, or demand whatsoever, of the said party of the first part, either in law or in equity, of, in, and to the above bargained premises, with the hereditaments and appurtenances : TO HAVE AND TO HOLD the said premises above bargained and described, with the appurtenances, unto the said party of the second part, his heirs and assigns forever.

And the said *Andrew Samson and Polly Ann Samson, his wife*, party of the first part, for *themselves and their* heirs, executors, and administrators, do covenant, grant, bargain, and agree to and with the said party of the second part, his heirs and assigns, that at the time of the ensealing and delivery of these presents, they are well seized of the premises above conveyed, as of a good, sure, perfect, absolute and indefeasible estate of inheritance in law, in fee simple, and have good right, full power, and lawful authority to grant, bargain, sell and convey the same in manner and form aforesaid, and that the same are free and clear from all former and other grants, bargains, sales, liens, taxes, assessments, and encumbrances, of what kind or nature soever ; and the above bargained premises, in the quiet and peaceable possession of the said party of the second part, *his* heirs and assigns, against all and every other person or persons lawfully claiming or to claim the whole or

any part thereof, the said party of the first part shall and will WARRANT AND DEFEND.

AND the said party of the first part hereby expressly waive and release any and all right, benefit, privilege, advantage and exemption, under or by virtue of any and all Statutes of the State of *Illinois*, providing for the exemption of homesteads from sale on execution or otherwise.

IN WITNESS WHEREOF, the said party of the first part *have* hereunto set *their* hands and seals the day and year first above written.

Signed, Sealed and Delivered in
the Presence of

.....
Salamander S. Stone.

Andrew Samson. (SEAL.)

Polly Ann Samson, (SEAL.)

M. Pennington..... (SEAL.)

Pat. Leburno..... (SEAL.)



HOW TO WRITE A WILL.

RULE.—Use simple language, and state fully and plainly all the particulars concerning every provision or condition of the will.

THE LAW OF WILLS.

1. All persons of sound mind and memory, of lawful age, freely exercising their own will, may dispose of their property by will. In some States a married woman cannot without consent of her husband.

2. "Lawful age," is in most States 21 years, in both male and female; in many States a female is of lawful age when 18 years old, in some States persons may dispose of personal property by will at the age of 17.

3. No exact form of words is necessary to make a will good at law.

4. The maker of a will if male, is called a *testator*; if female, *testatrix*.

5. A will has no force or effect until after testator's death.

6. The last will annuls all former wills.

7. A wife cannot be deprived of her dower, which is a life interest in one-third of her husband's real estate by will, but in some States taking any interest in her husband's property by virtue of his will, bars her dower.

8. Subsequent marriage by female, revokes will made while single in those States where husband's consent is necessary.

9. Testator's property is primarily liable for testator's debts and funeral expenses, which must be paid before any part of it can be distributed to legatees.

10. A will is good, though written with a lead pencil.

11. A person who is competent to make a will can appoint his own executor. If the person so appointed is legally competent to transact business, the Probate Court will confirm the appointment. The person so appointed is not obliged to serve.

12. It is not necessary that the witnesses should know the contents of the will. It is generally necessary that testator acknowledge to them that it is his will, sign it in their presence, or acknowledge the signature already signed to be his, and request them to sign as witnesses: they should sign as witnesses in the presence of each other.

13. Testator should write his own name in full. If unable to do so, his hand should be guided by another, and his name written, or a mark made near his name.

The following is the usual form where testator signs by mark.

John ^{his} X Smith.
mark.

14. An addition to an executed will is called a codicil.
15. The same essentials apply to a codicil as to a will.
16. Legacies to subscribing witnesses are generally declared void by statute.

THE FORM OF A WILL.

I, John Smith, of the Village of Naperville, County of DuPage, and State of Illinois, being of sound mind and memory, do make, publish and declare this to be my last will and testament, to-wit:

First—All my just debts and funeral expenses shall be first fully paid.

Second—I give, devise and bequeath all the rest, residue and remainder of my estate, both real and personal, to my beloved wife Susie E. Smith, to have to hold to her, my said wife, and to her heirs and assigns forever.

Third—I nominate and appoint my said wife, Susie E. Smith, to be the executor of this my last will and testament, hereby revoking all former wills by me made.

In witness whereof I have herewith set my hand and seal this 15th day of November, A. D. 1885.

John Smith. (SEAL)

Signed, sealed, published and declared as and for his last will and testament by the above named testator, in our presence, who have, at his request, and in his presence, and in the presence of each other, signed our names as witnesses thereto.

Most States require two witnesses.

Some States require three.

{ A. B.
C. D.
E. F.



How to Write all Kinds of Guaranties.

1. A GUARANTEE is an assurance made by a second party that a certain party will perform a certain specific act.
2. A guarantee to be binding should be for a consideration.
3. All guarantees must be in writing.
4. A mere accommodation or overture is not sufficient to hold a guarantor.
5. A guarantee must be accepted to make it a contract, and the guarantor must have notice of its acceptance within a reasonable time.
6. A guarantor, after paying the debt, has the right to substitute himself in place of the creditor.
7. Guarantees of commission merchants binding them to warrant the solvency of the purchaser of goods they sell on credit, need not be in writing.
8. The terms of the contract of guaranty are to be strictly construed.
9. In the sale of a horse the purchaser can only hold the guarantor for defects of the horse when sold.
10. In case of a cough the horse must have been heard to cough previous to the purchase. If lame, the lameness must be proved to arise from a cause that could not have occurred after the purchase.
11. A guaranty after the sale of the horse is of no effect.



How to Write a Guaranty for the Purchase of a Horse.

Osage, Kansas, June 30, 1891.

In consideration of One Hundred and Fifty Dollars, for a bay mare, I hereby guarantee her to be only six years old, sound, free from vice and quiet to ride or drive.

N. B. This guaranty embraces every cause of unsoundness that can be detected and the seller will be held for all the defects in the animal at the time of sale. This is the only safe and satisfactory way for a man to purchase a horse who is not an experienced judge of horses.

Another.

Dayton, Aug. 30, 1891.

W. Reinke, Esq.

Dear Sir:—I hereby guarantee the payment of any bill or bills of merchandise, Mr. Jno. A. Dahlem may purchase from you, the amount of this guarantee not to exceed five hundred dollars (\$500), and to expire at the end of three months from date. Respectfully yours,

Chas. Adams.

Guarantee of a Debt Already Incurred.

St. Louis, Mo., July 10, 1891.

Messrs. H. E. Bechtel & Co., West Salem.

Gentlemen:—In consideration of one dollar, paid me by yourselves, the receipt of which I hereby acknowledge, I guarantee that the debt of four hundred dollars now owing to you by Ira J. Ferry, shall be paid at maturity.

Very respectfully yours, William Metz.



How to Form a Partnership, and the Rules and Law.

1. Partnership is a voluntary contract between two or more persons, to place their property, labor or credit, or some or all of them, in some lawful business, to share the gains and losses in certain proportions.

2. Where no time is specified, any partner may dissolve a partnership at will.

3. The death of any partner dissolves the whole firm.

4. Each partner has full authority to act for the firm.

5. Not only the common property, but also all the private property of each partner may be taken, to satisfy the debts of the firm.

6. Upon the dissolution the old partners are responsible to third persons for even new debts, unless such persons have had notice of the dissolution.

7. One partner may discharge himself from liability by giving express notice to any customer or other person, not to trust one or more of his co-partners.

8. A partner cannot make the firm responsible for his separate or private debt, nor bind the firm by entering into engagements unconnected with, or foreign to the partnership.

9. The contract of co-partnership may be made verbally or in writing. It is a serious engagement and easier to get into than to get out of. Every person should use great care in involving his property and business interests in a co-partnership, and where those interests are extensive, articles of co-partnership drawn by the best qualified lawyer available are the safest expedient, and will in all cases be a good investment.

Agreement to Dissolve a Partnership.

We, the undersigned, do mutually agree that the within mentioned partnership be, and the same is hereby dissolved, except for the purpose of final liquidation and settlement of the business thereof, and upon such settlement wholly to cease and determine.

Witness our hands and seals, this twenty-ninth day of May, eighteen hundred ninety-one.

Signed, Sealed and Delivered in
Presence of

Harvey C. Chester.

Porter L. Fields.

}

John H. Wagner. (SEAL)

Reuben H. Howard. (SEAL)

ARTICLES OF CO-PARTNERSHIP.

ARTICLES OF AGREEMENT, made December 3d, 1890, between John H. Wagner and Gregory Ross.

The said parties hereby agree to become co-partners, under the firm name of Wagner & Ross, and as such partners to carry on together the business of buying and selling all sorts of dry goods, at No. 547 Fulton street, in the city of Brooklyn.

The said John H. Wagner agrees to contribute two thousand dollars (\$2,000) to the capital of said firm; and the said Gregory Ross agrees to contribute one thousand dollars (\$1,000) to the same: the sum of \$2,500 of said capital to be expended in the purchase of a stock in trade.

The said Wagner shall have exclusive charge of all the buying for the firm.

All the net profits arising out of the business shall be divided in the following proportions, two-thirds to the said Wagner and one-third to the said Ross.

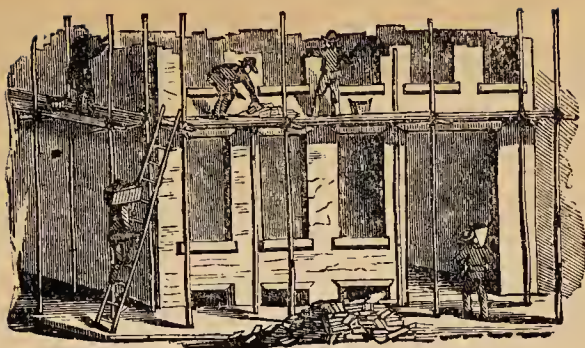
Each partner shall devote all his time, attention, and efforts to the said business.

Neither partner shall, without the consent of the other, sign any bond, bill or note as surety, or otherwise become obligated as security for any other person.

Witness the hands and seals of the parties hereto, this 1st day of January, A. D. 1891.

..... (SEAL)

..... (SEAL)



How to Secure a Mechanic's Lien on Property.

1. A *Lien* is a legal claim. It includes every case in which either real or personal property is charged with any debt or duty. Or in other words, it is the right to hold possession of property until some claim against it has been satisfied.

2. *Possession* is always necessary to create a lien except in case of mortgages. The lien simply extends to the right of holding the property until the debt is satisfied. The property cannot be sold without the consent of the owner, except by order of the Court.

3. *Law*: The existence of a lien does not prevent the party entitled to it from collecting the debt or claim by taking it into Court.

4. Warehouse men, carpenters, tailors, dyers, millers, printers, etc., or any person who performs labor or advances money on property or goods of another has a lien on same until all charges are paid.

5. *Hotel Keepers* have a lien upon the baggage of their guests, whom they have accommodated.

6. *Common Carriers* have a lien on goods carried for transportation charges.

7. *Agents* have a lien on goods of their principal for money advanced.

8. *How to Hold the Lien.* Never give up possession of the property until the debt is paid.

9. *Real Property.* If the debt is on a house, barn or other real property, file a lien on the whole property, and have it recorded in the County Recorder's office. The claim then partakes of the nature of a mortgage.

10. *Mechanic's Lien.* Many of the States have enacted special laws to protect mechanics who furnish materials for buildings which they erect for others. The following form is the one generally used.

Form of Mechanic's Lien.

(To to filed with the Clerk of the County Court.)

Clerk of the County Court,

Austin, Texas.

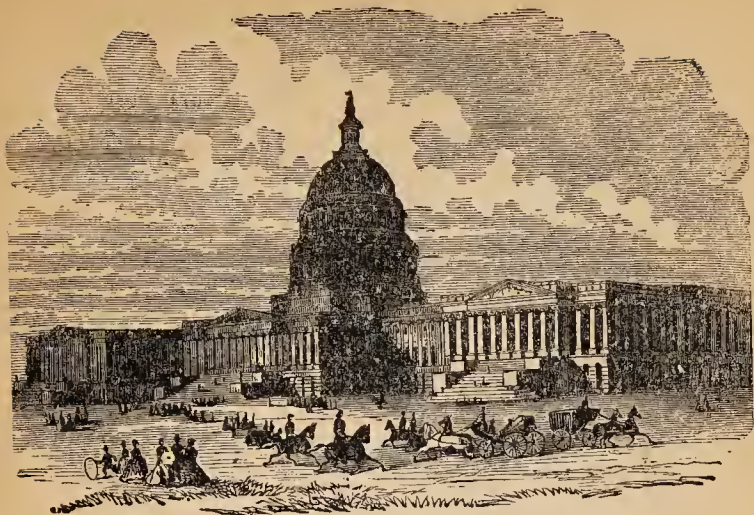
Sir :—PLEASE TAKE NOTICE, that I, William Chamberlain, residing at 224 Warren Street, Detmore, Texas, have a claim against G. W. Julian amounting to Two Hundred and Twenty (220) Dollars, due me, and that the claim is made for and on account of Carpenter work and materials furnished, and that such work was done and materials were furnished in pursuance of an agreement entered into the 25th of March, 1890. (*Here describe the contract.*) The said building is owned by G. W. Julian, situated in the town of Detmore, on lot 5, block 22, (Smith's addition.)

And that I have, and claim a lien upon said house (or building) and the appurtenances and lot on which said building stands. Subject to the provisions of an act of the Legislature of the State of Texas, to secure the payment of mechanics, laborers, and persons furnishing materials towards the erection, (altering or repairing) of said building.

Dated this 24th day of Nov., 1891.

William Chamberlain.

The above should be sworn to before a Notary, Justice of the Peace, or County Judge, and in some States County Clerk.



Legal Holidays in the United States.

January 1, New Year's Day, is a legal Holiday in all the States, except Arkansas, Delaware, Georgia, Kentucky, Maine, Massachusetts, New Hampshire, Rhode Island, and North and South Carolina,

January 8, the anniversary of the Battle of New Orleans; February 12, the anniversary of the birth of Abraham Lincoln; and March 4, the firemen's anniversary, are legal holidays in Louisiana.

February 22, Washington's Birthday, is a legal holiday in all States except Alabama, Arkansas, Florida, Indiana, Iowa, Kansas, Maine, Missouri, North Carolina, Ohio, Oregon, Tennessee and Texas.

March 2, the anniversary of the independence of Texas, and April 21, the anniversary of the Battle of San Jacinto, are legal holidays in Texas,

April 26, Memorial Day, is a legal holiday in Georgia.

Good Friday is a legal holiday in Florida, Louisiana, Minnesota and Pennsylvania.

Shrove Tuesday is a legal holiday in Louisiana, and in the cities of Mobile, Montgomery and Selma, Alabama.

May 30, Decoration Day, is a legal holiday in Colorado, Connecticut, Maine, Michigan, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, Dist. of Columbia and Illinois.

July 4, Independence Day, is a legal holiday in all the States and Territories.

Thanksgiving Day, and public fast days, appointed by the President, are legal holidays in such States as may set them apart for religious observance by the proclamation of the Governor.

Days appointed for general elections, State or National, are legal holidays in California, Maine, Missouri, New Jersey, New York, Oregon, South Carolina and Wisconsin.

December 25, Christmas Day, is a legal holiday in all the States and Territories.

THE CLEARING-HOUSE SYSTEM.

A clearing-house is an association of the banks and bankers of a city for the exchange of their checks and the adjustment of accounts between themselves. A business man, receiving a check in the course of trade, seldom thinks of sending it to the bank on which it is drawn, but simply deposits it in the bank with which he keeps his account, only taking the precaution to have it "certified," if he doubts its goodness. Thus, at the close of a day, each bank will hold a number of checks drawn on other banks. These are assorted, and placed in envelopes marked with the names of banks on which they are drawn and with the total amount, and taken by a clerk and messenger to the clearing-house. There the balances against or in favor of each bank are ascertained, and are paid in by a certain hour each day, and the accounts settled. By the clearing-house system the exchange of millions of dollars is daily effected in large cities by the transfer of a few thousands.



HOW TO DETECT COUNTERFEIT MONEY.

1. A COUNTERFEIT is a fac-simile of the genuine, or made as nearly like it as possible. A spurious note is different in design from the genuine and calculated to pass where the genuine is not much known. An altered note is one altered from a lower to a higher denomination. Piecing is done by making ten notes or bills of nine, by cutting a counterfeit note into ten pieces.

2. There are two silk threads through the bill lengthwise, one near the top and one near the bottom. By holding it up to the light you can easily see the threads in each bill. This is one of the best tests of a genuine bill, because no counter-

feiter can put in the silk threads and imitate the genuine bill in that respect.

3. See that the portraits are good, and notice that the pupil and the white of the eye show distinctly. Then see that the sky and water are clearly transparent. In counterfeit notes the pictures are always poor and the sky, water, etc., looks scratchy and irregular.

4. The ink used in genuine notes is very difficult to imitate. It gives a clear, glossy expression, while counterfeiter's ink looks dull, smutty and muddy.

5. The paper of a counterfeit is always of an inferior quality, while the government has the best and most perfect system of manufacturing the highest grade of paper.

6. Examine the medallion rulings and circular ornaments around the figures with a microscope, and see if they are regular and in all parts mathematically exact. This is done by a machine that costs from \$75,000 to \$150,000, and consequently is beyond the reach of counterfeiters. Engravings by hand can never imitate this work. These medallion lines, or rulings, can be traced by means of a line through the figures, never breaking or losing itself in another line. In counterfeits it is always broken and irregular.

8. Notes are altered by raising the denomination by taking out the genuine with acid and printing in a higher denomination with a counterfeit die. They can be easily detected by the stain which the acid produces with which the figures are taken out.

8. NEVER BE IN A HURRY IN TAKING MONEY. Look at it carefully, and never hand a bill of large denomination to a showman, especially at the tent of these traveling circuses or at the door of cheap theaters. If they have counterfeit money they will not hesitate to mix it up in the change they return to you.

Corporations and Stock Investment Explained.

1. An incorporated company is an association authorized by law to transact business. It is a fictitious person that can sue or be sued.
2. Stocks are divided into several parts called shares, and the owners of the shares are called stockholders.
3. Certificates of stock are written statements specifying the number and value of the shares to which their holders are entitled. They are often called scrip.
4. The par value of the stock is the sum named on the face of the scrip, and is thence called its nominal value; the market value is the sum for which it sells. When shares sell for their nominal value, they are at par; when they sell for more they are above par, or at a premium; when they sell for less, they are below par, or at a discount.
5. The gross earnings of a company are its entire receipts; the net earnings are the sums left after deducting all expenses.
6. Installments are portions of the capital paid by the stockholders from time to time. Dividends are portions of the earnings distributed among the stockholders. They are usually paid at stated periods; as annually, etc.
7. A corporation differs from a partnership in two particular ways. First, it cannot exist except by authority of State or national Legislature. Second, the private property of the stockholders cannot be taken for the debts of the corporation, unless the statutes of the State so declared when the charter was granted.
8. In many of the States general acts of incorporation are passed under which companies may organize, without the necessity of special legislation in each case.
9. Great care and good judgment should be used in the purchase of shares of stock, for bad management, dishonesty and contention have ruined many prosperous corporations and stock companies.

FORM OF CERTIFICATE OF STOCK.

No. 270.

200 Shares

SCRANTON BUTTER COMPANY



PENNSYLVANIA.

OF SCRANTON.

Shares \$50 Each.

Capital Stock, \$500,000.

This Certifies, that..... *Robert Barnard*..... is entitled to..... *Two Hundred* Shares in the Capital Stock of the

SCRANTON BUTTER COMPANY,

Transferable only on the books of the Company, in person or by Attorney, upon the surrender of this Certificate.

In witness whereof, the Seal of said Company is hereunto affixed.

(Seal.)

SCRANTON, July 2d, 1891.

Henry S. Smith, Treas.

J. A. Hestel, Pres't.

HOW TO KEEP ACCOUNTS.

RULES FOR KEEPING ACCOUNTS.

The following are suggested as simple forms for keeping accounts for the use of those whose business or taste does not require a more elaborate form of book-keeping :—

Always charge or "debit" a person for what he may get, and "credit" him for what you receive from him. The word "To," prefixed to an entry, indicates a debit, and the word "By," a credit.

The books necessary are two, called a Day Book and Ledger. In the Day Book should be entered, in diary form, every transaction as it occurs, using as simple and concise wording as possible to express all the facts.

Accounts may be opened with "Cash," "Stock," "Merchandise," "Bills Payable," "Bills Receivable," "Interest," "Profit and Loss," "Expense," etc.; and the farmer may open accounts with each field of his farm, as "Field No. 1," "Field No. 2," "Orchard," "Meadow," etc., charging each field with the amount of labor and material expended upon it, and crediting it with its products. He may also keep an account with his cows, pigs, fowls, etc., and thus at any time tell at a glance the profits or losses of each department of his business.

CASH BOOK.

Cash Rec'd. Cash Paid.

		<i>Cash Rec'd.</i>		<i>Cash Paid.</i>	
1891					
May	2	Received for 500 bush. Corn.....	200	00	
"	5	Paid Hired Man.....			20 00
"	6	Paid Interest.....			150 40
"	10	Received for 22 Hogs.....	208	90	
"	12	Paid for Groceries.....			11 90
"	15	Received for 20 doz. Eggs.....	2	00	
"	19	Received for One Cow.....	20	00	
"	23	Paid for Coal.....			16 00
"	27	Paid for Lumber.....			102 65
June	1	Received for Butter.....	9	25	
"	2	Received one Load of Hay.....	6	30	
"	10	Balance Cash on Hand.....			145 50
		NOTE:—To find the balance in cash add up the amount received and subtract from that the amount paid out and the result will always equal the cash on hand.	446	45	446 45

FORM OF ENTRIES IN DAY BOOK.

Springville, January 5, 1891.

Dr. Cr.

Chas. Wadsworth,	Dr.		
To 1 Ton Hay.....		\$14 00	
Cash,	Cr.		
By Paid Interest on Mortgage.....			\$72 00
Expense,	Dr.		
To Repairing Wagon.....		1 75	
Jan. 6. *			
John Smith,	Dr.		
To 1 Cord Wood.....		4 25	

CONVENIENT FORM OF ENTRIES IN LEDGER FOR FARMERS.

Charles Wadsworth.

1891				
Jan. 5	To 1 Ton Hay.....	\$14 00		
" 30	" 2 Bbls. Potatoes, at \$1.75..	3 50		
March 4	By Cash on account.....		\$10 00	
" 20	To 1 Cord Wood.....	4 25		
April 7	By 1 Plow.....		17 50	
May 3	To 10 Bush. Oats, at 40 cents.....	4 00		
June 10	" 3 Bbls. Potatoes, at \$2.....	6 00		
July 1	By balance charged below.....		4 25	
		\$31 75	\$31 75	
July 1	To balance.....	\$4 25		

FORM OF BILLS.

NEW ORLEANS, July 26, 1891.

MR. J. SMITH,

To B. H. FENTON & Co., Dr.

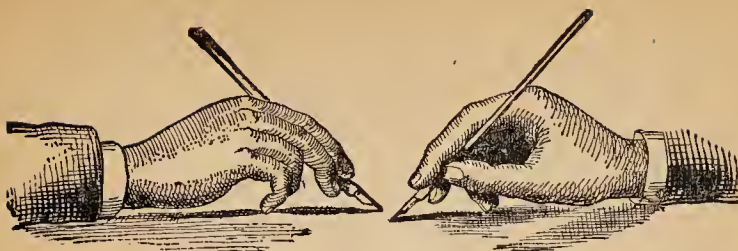
To 48 yds. Muslin,	@ .22	10	56
" 12 " Drilling,	" .18	2	16
" 10 " Gingham,	" .35	3	50
" 20 " French Chintz,	" .40	8	00
" 7 " Broadcloth,	" 3.25	22	75
" 2 doz. Spools Thread,	" .75	1	50
" 1 " Linen Napkins,	" 2.00	2	00
" 3½ yds French Cassimere,	" 1.90	6	65
Rec'd payment,		\$57	12
B. H. FENTON & Co.			



LEGAL POINTS ON BOOK-KEEPING.

PRACTICAL SUGGESTIONS FOR BUSINESS MEN.

1. The day-book, or other books of original entries, are evidences of sale and delivery of goods, and work done.
2. The time to make an entry against the purchaser is when the goods are ready for delivery.
3. Entries, to be admissible as evidences, should be made by the proper person, and made without erasure, alterations or interlineation.
4. Mistakes should be corrected by marking the wrong entry void, and then making a correct entry, or if there is sufficient room, make a brief explanation.
5. All accounts must be itemized, and no general charge can be considered as evidence without giving the items.
6. If A. guarantees that he will see that B. will pay a certain bill of goods, then the goods must be charged to A. and not to B. but if A. guarantees the account of B., if the account is for some date of the past, then such a guarantee must be in writing.
7. To collect a debt on the evidence of book account, from a person in a distant place, a copy of the account should be made out, and accompanied with an affidavit, setting forth that the above account is correctly taken from the book of original entries, and that the charges were made at or about the time of their respective dates, that the goods were sold and delivered at or about the time the charges were made, and the charges are correct, and accounts just, and that the person named is not entitled to any credits not mentioned in the account. This affidavit should be sworn to before a magistrate, commissioner or notary public, and it will save the trouble of producing or sending books.



HOW TO KEEP A FARMER'S ACCOUNT.

Cornfield.

			DR.	CR.
1892				
April	4	To 7 days' Plowing @ 2.50.....	17 50	
"	8	" 2 days' Furrowing @ 2.40.....	4 80	
"	"	" 2 bush. Seed @ 2.50.....	5	
"	"	" 8 days' Planting @ 1.50.....	12	
May	1	" 3 days' Hoeing @ 1.25.....	3 75	
"	8	" 8 days' Cultivating @ 2.00.....	16	
"	"	" 12 days' Hoeing @ 1.25.....	15	
Aug.	14	" 9 days' Cutting Corn @ 1.25.	11 25	
"	28	By 12 bush. Corn @ 75 c.....		9
Oct.	22	" 74 bush. Corn @ 42c; Cornstalks \$50		81
"	24	To 40 days' Husking @ 1.25 ..	50	
"	"	" 5 days' work with team @ 2.50	12 50	
"	"	By 20 bush. Corn @ 40 c.....		8
Nov.	3	" 12 bush Corn @ 40 c.....		4 80
"	17	" Cash for 300 bush. Corn @ 75 c.....		225
"	25	" Cash for 80 bush. @ 75c.		60
"	31	To Marketing 380 bush. Corn @ 4c.....	15 20	
"	"	" Interest	35	
		Total Gain.....	189 80	

Family Expense Account.

			DR.	CR.
1879				
Jan.	5	To 2 prs. Boots @ 6.00.....	12	
"	15	" 1 pr. Ladies' Boots.....	2 50	
"	19	" M. Cohn, Cutting Pants and Vest....	3	
"	16	" 1 lb Tea.....	1	
Mch	15	" 3 yds. Cassimere @ 2.00; Sundries 4.75	10 75	
May	29	" 1 pr. Boots @ 2.50; Rep'g Shoes 50c	3	
June	20	" 1 pr. Pants.....	8	
Sept.	24	" 1 pr. Shoes 1.75; 1 pr. Boots 4.00.....	5 75	
"	24	" 1 Umbrella 2.00; Sundries 2.75.....	4 75	
Nov.	3	" 1 pr. Boots.....	8	
Dec.	18	" M. Cohn, Cutting Pants.....	1 50	
"	18	" 1 pr. Boots.....	5	
		Total Expense.....		65 25
			65 25	65 25

HOW MERCHANTS MARK GOODS.

It is customary in many mercantile houses to use a private mark, which is placed on the goods to denote their cost and selling price. A word or phrase containing ten different letters is taken, the letters of which are written instead of figures. For instance, the word "Rockingham" is selected; then the letters represent the figures as follows:—

r	o	c	k	i	n	g	h	a	m
1	2	3	4	5	6	7	8	9	0

If it is required to mark 1.50, it is done thus, *rim*; 75 would be *gi*; 37, *cg*, &c.

Blacksmith, Importance, Republican, Perth Amboy, Fair Spoken, Now be sharp, Noisy Table, and Cash Profit, are among the words and phrases which can be used in this manner.

An extra letter, called a "Repeater," is used to prevent the repetition of a figure. Instead of writing *edd* for 100, which would show at once that the two right-hand figures were alike, and thus aid in giving a clue to the key-word, some additional letter would be selected for a repeater, —*y*, for instance,—and then the price would be written *edy*; 225 would be written *mye*.

Instead of letters, arbitrary characters are frequently used, something like the following:—

┐	z	T	>	△	×	└	I	Λ	□
1	2	3	4	5	6	7	8	9	0

Fractions may be designated by additional letters or characters. Thus, *f* may represent $\frac{1}{2}$, *w* $\frac{3}{4}$, &c.; or $\frac{1}{2}$ may be written *o*, $\frac{1}{4}$ *+*, &c.



THE COST AND SELLING PRICE.



Rapid Methods for Marking Goods.

Those who buy largely can best appreciate the value of a quick and rapid method for calculating the per cent. of profits desired.

If you wish to calculate the per cent. on a single article, the following table will be an excellent method. If you desire to sell an article at any of the following per cents, say the article costs 70 cents, and you wish to make

- 10 per cent. divide by 10, multiply by 11=77.
- 20 per cent. divide by 10, multiply by 12=84.
- 25 per cent. multiply by 10, divide by 8=87½.
- 30 per cent. divide by 10, multiply by 13=91.
- 33⅓ per cent. add ⅓ of itself=93⅓.
- 33½ per cent. divide by 3, multiply by 4=93⅓.
- 50 per cent. add ½ of itself=\$1.05.

Merchant's Retail Rule.

As many articles, such as tea, sugar, coffee, etc., are sold at a given number of pounds per dollar, the following method will show the number of pounds that can be purchased for any number of cents.

RULE.—*Multiply the number of pounds to be sold for one dollar by the number of cents worth desired.*

EXAMPLE.—When sugar is sold at fourteen pounds for a dollar, how many pounds can be purchased for seventy cents?

Solution, $14 \times .70 = 9.80$ or $9 \frac{4}{5}$



"His burden of debt he bore to the grave."

HOW TO COLLECT DEBTS.

1. If no settlement can be reached by mutual agreement, and every effort has been exhausted for reaching a settlement, the next thing to do is to carry the matter into the courts and there have it adjusted according to law. But this method is both expensive and uncertain. A settlement, though not very satisfactory is often better than the results which can be reached through the courts.

2. **ARREST.**—The arrest of the debtor can only be made to secure the person of the debtor (or defendant) while the suit for debt is pending, or to force him to give security for his appearance after judgment, but in some States no arrests are allowed, except in criminal cases.

3. **ATTACHMENT.**—This is a writ issued by the Justice of the Peace or Judge, or some other officer having jurisdiction, commanding the sheriff or constable to attach the property of the debtor, to satisfy the demands of the creditor. This writ may be issued at the beginning or during the suit. In some States, Alabama, Illinois, Louisiana, Mississippi, Missouri and others, the creditor may retain possession of the property and give a bond as a guarantee that the property will be held for the debt in case he is defeated in the suit. All attachments lose their validity in case the debtor (or defendant) wins the suit.

4. **JUDGMENT AND EXECUTION.**—A suit is ended by the courts

giving a judgment, either in favor of the debtor or the creditor. If the attachment is in favor of the plaintiff and the defendant refuses to pay the amount of the judgment, an execution is issued by the court which commands the sheriff to take sufficient property of the defendant, if it can be found, to satisfy the judgment. The sheriff may also seize the person of the defendant and imprison him until he pays judgment or the same is discharged by judicial decision of insolvency. Real estate, however, cannot be sold on execution in some States, unless a jury should find that the profits in rents, etc., will not pay the judgment within the limit of seven years, or some other time fixed by law.

5. **GARNISHMENT.**—After judgment has been rendered, the money or goods due the defendant, if in the hands of a third person, may be attached to pay the plaintiff. The person in whose hands the money or goods attached are, is known in law as the garnishee or trustee.

6. **MECHANICS' LIENS, HOMESTEAD EXEMPTIONS, NOTES, MORTGAGES, CONTRACTS, ETC.,** are explained under proper headings in other parts of the book.

THE CREDIT SYSTEM—ITS ADVANTAGES AND DISADVANTAGES.

1. There are many good reasons why people should pay cash for everything purchased. Hopeful people will always buy more freely if they can get it on credit, and are never anxious about pay day to come around.

2. Remember that those who sell on credit *must charge from ten to fifteen per cent. more for goods* in order to cover the interest and risks. It has been found that from seven to ten per cent. of trusted out accounts become worthless.

3. It is always uncertain which of the trusted persons will fail to pay his account, and consequently all persons buying on credit have to share the extra prices, in order to meet the losses which all business men sustain that do a credit business.

4. Remember, the man who can pay cash for goods, or whatever purchases he may make, *can always secure a better bargain than the man who buys on credit.* It therefore will be a great saving if everyone could manage, by rigid economy if necessary, to pay cash for everything they buy. It would pay a high rate of interest on everything purchased.

5. Persons who buy real estate, or merchants who buy large quantities of goods, may often find it necessary to buy on credit. Many of our wealthiest farmers and business men made their money largely in having the benefit of credit, but, at the same time, if cash could be paid for everything purchased, whether real estate or other articles, it would be a great saving to the purchaser.

6. *Keep your word as good as a bank and you will always have credit when you desire it, and friends when you need them.*



HOW TO MAKE CHANGE QUICKLY.

1. Consider the amount of the purchase as money already counted out; for example, if the purchase amounts to 46 cents, and you are handed a \$2.00 bill in payment, count out 4 cents to make it 50 cents, then count out the other \$1.50.

2. Should the purchase amount to \$2.54, and you are handed \$10.00, count out 46 cents to make it \$3.00, then count out even dollars to make the \$10.00, and your change is correct.

3. Always count your change after receiving, and see that it is correct.



HOW TO OBTAIN WEALTH.

The way to make money is to save it. Always remember and practice the maxim, "A dollar saved, a dollar earned."

A small sum of money saved daily for fifty years will grow at the following rate:

DAILY SAVINGS.

One Cent.....	\$ 950	Fifty Cents.....	\$47,520
Ten Cents.....	9,504	Sixty Cents.....	57,024
Twenty Cents.....	19,006	Seventy Cents.....	66,528
Thirty Cents.....	28,515	Eighty Cents.....	76,032
Forty Cents.....	38,015	Ninety Cents.....	85,537
One Dollar.....			\$475,208.

THE AMOUNT OF PROPERTY THAT CANNOT BE TAKEN FOR DEBTS IN THE DIFFERENT STATES.

1. Exemption Laws are for the purpose of protecting those who are unable to pay their debts without causing distress to themselves and their families.
2. Property covered by mortgage cannot be held.
3. A safe estimate of the property of the person desiring credit should be made before credit is given.

	Personal Property.	Value of Homestead.		Personal Property.	Value of Homestead
Alabama.....	\$1000.....	\$2000	Montana.....	\$ 900.....	\$5000
Arizona.....	900.....	5000	Nebraska.....	.....	2000
Arkansas.....	500.....	2500	Nevada.....	900.....	5000
California.....	900.....	5000	New Hampshire..	550.....	500
Colorado.....	1000.....	2000	New Jersey.....	200.....	1000
Connecticut.....	500.....	.....	New Mexico.....	900.....	5000
Delaware.....	200.....	.....	New York.....	250.....	1000
Dist. of Columbia	300.....	.....	North Carolina..	500.....	1000
Florida.....	1000	No waiver.	North Dakota.....	1500.....	160 acres.
Georgia.....	300.....	1600	Ohio.....	100.....	1000
Idaho.....	300.....	5000	Oregon.....	300.....	.....
Illinois.....	400.....	1000	Pennsylvania.....	300.....	.....
Indiana.....	600.....	.....	Rhode Island.....	500.....	.....
Iowa.....	200.....	40 acres.	South Carolina..	500.....	1000
Kansas.....	800.....	160 acres.	South Dakota.....	750.....	160 acres.
Kentucky.....	200.....	1000	Tennessee.....	1200.....	1000
Louisiana.....	.....	Total, 2000	Texas.....	.....	5000
Maine.....	300.....	500	Utah.....	.....	1000
Maryland.....	100.....	.....	Vermont.....	200.....	500
Massachusetts....	450.....	800	Washington.....	900.....	5000
Michigan.....	400.....	1500	W. Virginia.....	200.....	1000
Minnesota.....	800.....	80 acres.	Wisconsin.....	450.....	40 acres.
Mississippi.....	550.....	2000	Wyoming.....	900.....	5000
Missouri.....	300.....	1500			

Collection and Exemption Laws in Arkansas.—Exemptions—Of resident, married or head of family, personal property \$500, in addition to wearing apparel; homestead in country, 160 acres, not exceeding \$2,500 in value, or 80 acres of any value; in city, 1 acre, not exceeding \$2,500 in value, or $\frac{1}{4}$ acre of any value. Limitations of Actions—Open accounts, 3 years; promissory notes and written instruments not under seal, 5 years; writings under seal, bonds, judgments, and decrees, 10 years; for recovery of real estate, 7 years. Revivor—Part payment or new promise in writing. Redemption of lands sold under execution, 1 year; for taxes, 2 years. Justices' Jurisdiction—\$300. Witness—Party in interest may be. Stay of Execution—May be for 3 months. Married Women—Property, real and personal, of a *femme converté*, acquired at any time, remains her separate estate, and not subject to husband's debts. Interest—Legal, 6 per cent.; 10 per cent. allowed by contract. Usury voids contract, both as to principal and interest.

Collection and Exemption Laws in Mississippi.—Exemptions—Necessary tools and implements of farmer or mechanic, library and implements of professional man, \$250; household furniture, \$100; homestead 80 acres, or residence in city, value \$2,000. Limitation of Actions—Open accounts, 3 years; contracts not under seal, express or implied, 6 years; bonds, notes, and contracts under seal, 7 years; judgments and decrees rendered in another State against resident of this, 3 years; rendered in this, 7 years; real actions, 10 years. Revivor—An acknowledgment of the debt or new promise in writing. Redemption—No law of Justices' Jurisdiction—\$150. Witness—Party in interest may be. Stay of Execution—Justice's court, 60 days. Married Women—Property of wife acquired in any manner and at any time, her separate property. Interest—Legal, 6 per cent., by contract in writing 10. Usury—Stipulation for more than 10 per cent. forfeits excess,

THE TIME IN WHICH DEBTS ARE OUTLAWED IN THE DIFFERENT STATES AND BRITISH PROVINCES.

1. The time to sue varies in different States and in different classes of cases from one to twenty years.

2. In accounts it generally begins from the purchase of the last item, and is renewed by every partial payment.

3. In case the debtor makes a written acknowledgment in a note, or papers of that character, the claim is renewed.

States and Territories.	Contracts in Writing.		Sealed Instruments.	Judgments.	Open Accounts.		States and Territories.	Contracts in Writing.		Sealed Instruments.	Judgments.	Open Accounts.
	YRS.	YRS.						YRS.	YRS.			
Alabama	6	10	20	3			Nevada	6	4	5	2	
Arkansas	5	5	10	3			New Hampshire..	6	20	20	6	
Arizona	4	4	5	2			New Jersey	6	16	20	6	
California	4	4	5	2			New Mexico	6	6	15	4	
Colorado	6	6	3	6			New York	6	20	20	6	
Connecticut	6	17	17	6			North Carolina...	3	10	10	3	
Delaware	6	20	20	3			North Dakota	6	20	20	6	
Dist. of Columbia.	3	12	12	3			Ohio	15	15	15	6	
Florida	5	20	20	4			Oregon	6	10	10	6	
Georgia	6	20	..	4			Pennsylvania	6	20	20	6	
Idaho	4	4	5	2			Rhode Island	6	20	20	6	
Illinois	10	10	20	5			South Carolina...	6	20	20	6	
Indiana	10	20	20	5			South Dakota	6	20	20	6	
Iowa	10	10	20	5			Tennessee ..	6	10	10	6	
Kansas	5	5	15	3			Texas	4	4	10	2	
Kentucky	15	15	15	5			Utah	4	4	5	2	
Louisiana	5	10	10	3			Vermont	6	8	8	6	
Maine	6	20	20	3			Virginia	5	20	20	5	
Maryland	3	12	12	3			Washington	6	6	6	5	
Massachusetts	6	20	20	6			W. Virginia	10	10	10	5	
Michigan	6	10	10	6			Wisconsin	6	20	20	6	
Minnesota	6	10	10	6			Wyoming	5	5	...	4	
Mississippi	6	7	7	3								
Missouri	10	10	20	5			Canada	6	20	20	6	
Montana	6	6	6	3			New Brunswick...	6	20	20	6	
Nebraska	5	5	5	4			Nova Scotia	6	2	...	6	



How to Write a Subscription to Build a Church or Bridge or other Public Works.

WE THE UNDERSIGNED, do severally promise and agree to pay F. J. Davis, George Haight, and B. F. Lincoln, Trustees of the Congregational Society of Ottawa, Illinois, (or the Commissioners of Highways of the Township of Ottawa,) the sum set opposite our respective names for the purpose of building a church for said society in the city of Ottawa aforesaid, (or for the purpose of building a bridge across the Illinois river,) and we request the said Trustees, (or Commissioners,) for the contract for the building of said church, (or bridge,) and to build the same and to apply the sums of money hereunto subscribed in payment thereof.

Witness our hands this first day of July, 1891.

William Hull,	-	-	-	-	-	\$200.00
Jacob Moss,	-	-	-	-	-	100.00
Thomas J. Davis,	-	-	-	-	-	50.00



THE APPLICATION OF COMPOUND INTEREST.

Direct compound interest is illegal in all the States. But every man that loans his money and keeps it out at a legal rate of interest, receives and makes a compound rate of interest. He annually collects his interest, and that in turn loaned out again makes an accumulation equal to a regular compound rate of interest.

EXAMPLE:—If Captain Newport, at his first landing at Jamestown, Virginia, in 1607, had loaned out \$100 at compound interest, it would now equal a sum greater than the entire wealth of the United States.

COMPOUND INTEREST TABLE.

Showing the amount of \$1 from 1 to 15 years at compound interest, interest added semi-annually, at different rates. This table will be found valuable in computing interest on Savings Bank deposits, &c.

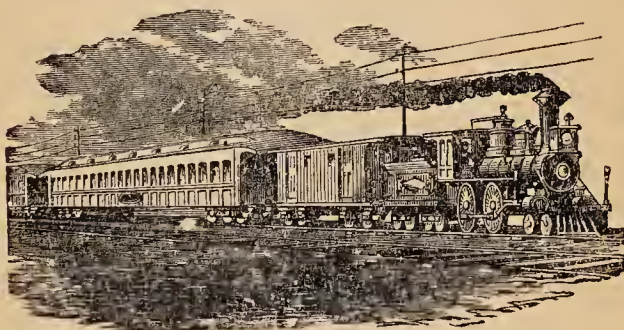
YEARS	3	4	5	6	7	8	10
	Per Cent.	Per Cent.	Per Cent.	Per Cent.	Per Cent.	Per Cent.	Per Cent.
$\frac{1}{2}$	1.015000	1.020000	1.025000	1.030000	1.035000	1.040000	1.050000
1	1.030225	1.040400	1.050625	1.060900	1.071225	1.081600	1.102500
$1\frac{1}{2}$	1.045678	1.061208	1.076890	1.092727	1.108718	1.124864	1.157625
2	1.061363	1.082432	1.103813	1.125509	1.147523	1.169858	1.215506
$2\frac{1}{2}$	1.077284	1.104081	1.131408	1.159274	1.187686	1.216653	1.276281
3	1.093443	1.126162	1.159693	1.194052	1.229255	1.265319	1.340095
$3\frac{1}{2}$	1.109845	1.148685	1.188685	1.229874	1.272279	1.315931	1.407100
4	1.126492	1.171659	1.218403	1.266770	1.316809	1.368569	1.477455
$4\frac{1}{2}$	1.143390	1.195092	1.248863	1.304773	1.363897	1.423312	1.551328
5	1.160541	1.218994	1.280084	1.343916	1.410593	1.480244	1.628894
$5\frac{1}{2}$	1.177949	1.243374	1.312086	1.384234	1.459969	1.539454	1.710339
6	1.195618	1.268241	1.344888	1.425761	1.511068	1.601032	1.795856
$6\frac{1}{2}$	1.213552	1.293606	1.378511	1.468533	1.563956	1.665073	1.885649
7	1.231755	1.319478	1.412973	1.512589	1.618694	1.731676	1.979931
$7\frac{1}{2}$	1.250232	1.345868	1.448293	1.537937	1.675349	1.800943	2.078928

COMPOUND INTEREST TABLE. — CONTINUED.

YEARS	3 Per Cent.	4 Per Cent.	5 Per Cent.	6 Per Cent.	7 Per Cent.	8 Per Cent.	10 Per Cent.
8	1.268985	1.372785	1.484505	1.604706	1.733986	1.872981	2.182874
8½	1.288020	1.400241	1.521618	1.652847	1.794675	1.947900	2.292019
9	1.307340	1.428246	1.559658	1.702433	1.857489	2.025816	2.406619
9½	1.326950	1.456811	1.598650	1.753506	1.922501	2.106849	2.526950
10	1.346855	1.485947	1.638616	1.806111	1.989789	2.191123	2.653297
10½	1.367058	1.515666	1.679581	1.860294	2.059431	2.278768	2.785962
11	1.387563	1.545980	1.721571	1.916103	2.131511	2.369919	2.925260
11½	1.408377	1.576899	1.764610	1.973586	2.206114	2.464715	3.071523
12	1.429503	1.608437	1.808726	2.032794	2.283328	2.563304	3.225100
12½	1.450945	1.640606	1.853944	2.093778	2.363245	2.665836	3.386355
13	1.472709	1.673413	1.900292	2.156591	2.445959	2.772470	3.555672
13½	1.494800	1.706886	1.947800	2.221289	2.531567	2.883368	3.733456
14	1.517222	1.741024	1.996595	2.287927	2.620172	2.998703	3.920129
14½	1.539950	1.775845	2.046407	2.356565	2.711878	3.118651	4.116135
15	1.563080	1.811361	2.097567	2.427262	2.806793	3.243397	4.321940

Example.—What will \$400. amount to in 8 years and 6 months at 4 per cent. compound interest, interest added semi-annually? Referring to table, it is found \$1. in 8 years and 6 months at 4 per cent. will amount to \$1.400241. The amount of \$400. will be 400 times this or \$560.0964.

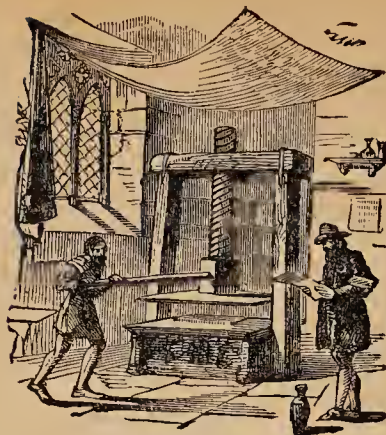
NOTE.—If the interest only be wanted, deduct the principal \$400. from \$560.0964.



HOW TO TELL THE SPEED OF A RAILROAD TRAIN.

To find how fast you are traveling on a railroad train is very simple. Every time the car passes over a rail joint it produces a distinct click. It will be plainly heard in any part of the train. Count the number of these clicks for twenty seconds and you have the number of miles the train is going per hour.

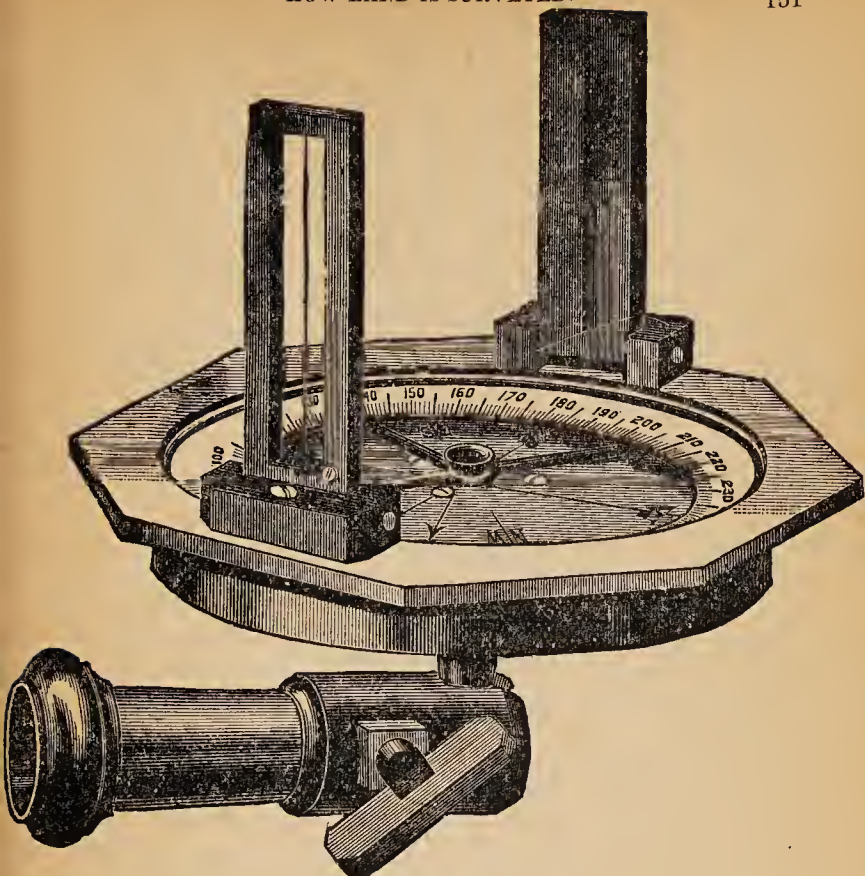
This is based on simple arithmetic for the length of the rails is uniform, and the result is generally accurate.



THE FIRST PRINTING PRESS.

THE LAW OF NEWSPAPER SUBSCRIPTIONS.

1. There is no postal law regulating the transactions between publishers and subscribers. The ordinary rules of contract govern all relations between the parties concerned, and the post-office has no part except to deliver the article, or return it when ordered to do so.
2. If the publisher of any paper or periodical sends his paper or magazine, the Postmaster must deliver it, if the person to whom it is sent will take it. If he will not take it, the Postmaster must notify the publisher.
3. The publisher must collect his subscription the same as any other debt.
4. If a man subscribes for a paper or periodical for one year, he cannot stop his paper at any time during that year, but at the end of the year he can stop his paper, whether he has paid for it or not.
5. If at the end of the year the publisher continues to send his paper and the subscriber to receive it, the sending is the offer of another year's subscription at the same price, and the taking of the paper out of the post-office *is an acceptance*.
6. If a subscriber has by express or implied agreement become liable for another year's subscription, he cannot during and before the expiration of that year stop his paper, even by paying up all he owes to the publisher.
7. If the publisher advertises terms of subscription, all parties taking the paper under these conditions will be held according to the conditions.



A COMPASS FOR SURVEYING LAND.

HOW LAND IS SURVEYED.

1. HISTORY. Thomas Jefferson and Albert Gallatin are supposed to be the authors of our system of United States land surveys.

2. TOWNSHIPS. The land is first divided into squares by lines, six miles apart. These squares are called *townships*, and a row of townships running north and south is called a *range*. Townships are given proper names but for the purpose of location, they are designated by numbers.

3. **PRINCIPAL MERIDIANS AND BASE LINES.** First the surveyors select some prominent object or point, and drawing a straight line, north and south, through this point, make what is known as the *principal meridian line*. Then drawing a line at right angles across the *principal meridian* they establish what is called a *base line*. Marks one-half mile apart are left on each of these lines throughout their entire length.

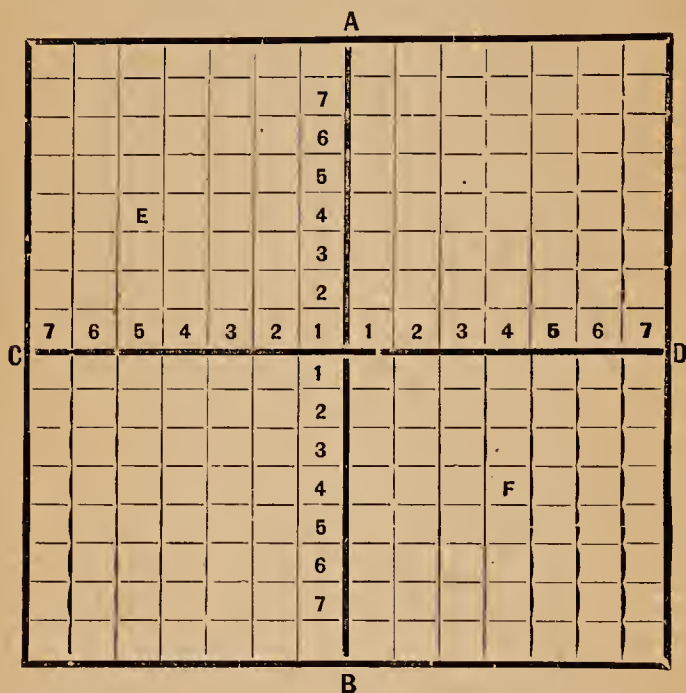


Illustration: A. B. = Principal Meridian. C. D. = Base Line. The numbers on the line A. B. mark the *township lines*, and the numbers on the line C. D. mark the *range lines*.

Range lines are run north and south six miles apart on both sides of the principal meridian and numbered as shown in diagram above. Township lines are run six miles apart, parallel to the base line and numbered as shown above.

Example: E. is in range 5, west, and in township 4, north,

or 30 miles west from the principal meridian and 24 miles north of the base line (each square represents a township six miles each way). F. is in range 4, east, and is in township 4, south, or 24 miles east of the principal meridian and 18 miles south of the base line.

How to Locate Land and Read and Write Descriptions.

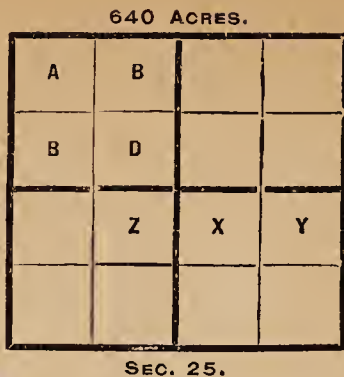
A Township is 36 sections, each a mile square. A section is 640 acres. A quarter section, half a mile square, is 160 acres. An eighth section, half a mile long, north and south, and a quarter of a mile wide, is 80 acres. A sixteenth section, a quarter of a mile square, is 40 acres.

<i>NORTH</i>					
6	5	4	3	2	1
7	8	9	10	11	12
18	17	16	15	14	13
19	20	21	22	23	24
30	29	28	27	26	25
31	32	33	34	35	36
<i>SOUTH</i>					

A TOWNSHIP WITH SECTION LINES.

1. United States survey ends with the location of the section lines. Marks are, however, made by the surveyors at the corners of the section and also half-mile marks between the corners. By these marks any piece of land may be accurately located.

2. Land is generally bought and sold in lots of 40 acres, or 80 acres, or 120 acres, or 160 acres, etc.



Example: Lots A. B. C. and D. taken together are one fourth of the entire section, and described as the N. W. $\frac{1}{4}$ of Sec. 25.

A. is described as N. W. $\frac{1}{4}$ of N. W. $\frac{1}{4}$ of Sec. 25.

C. D. is described as S. $\frac{1}{2}$ of N. W. $\frac{1}{4}$ of Sec. 25.

X. Y. is described as N. $\frac{1}{2}$ of S. E. $\frac{1}{4}$ of Sec. 25.

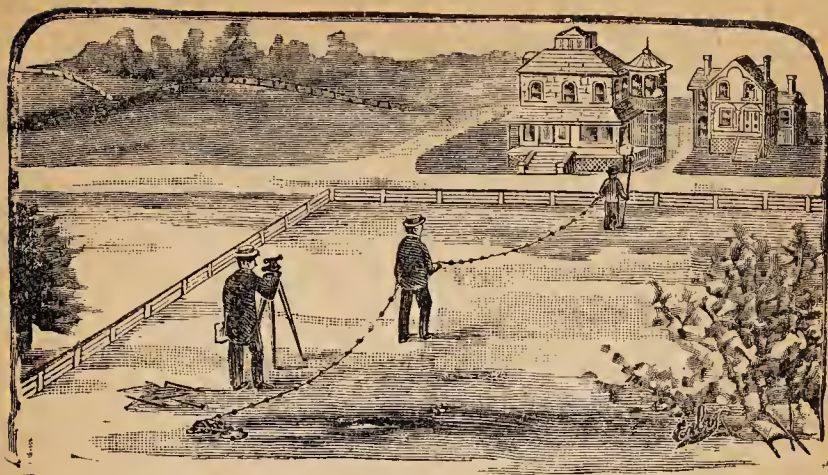
Z. is described as N. E. $\frac{1}{4}$ of S. W. $\frac{1}{4}$ of Sec. 25.

N. B.—Where the government surveys cannot be used, a full description has to be written out by the county surveyor.

The United States Homestead Laws.

The laws give to every citizen, and to those who have declared their intention to become citizens, the right to a homestead on SURVEYED lands to the extent of one-quarter section, or 160 acres; or a half-quarter section, or 80 acres; the former in cases in the class of lower priced lands, held by law at \$1.25 per acre, the latter of high priced lands, held at \$2.50 per acre, when disposed of to cash buyers. The pre-emption privilege is restricted to heads of families, widows, or single persons over the age of twenty-one.

Every soldier and officer in the army, and every seaman, marine and officer of the navy during the recent rebellion, may enter 160 acres from either class, and length of time served in the army or navy deducted from the time required to perfect title.



HOW TO MEASURE LAND AND TOWN LOTS.

FIG. 1.

RECTANGLE.

Rule to find the number of acres in a rectangular piece of land :
Multiply the length in rods by the breadth in rods, and divide by 160.

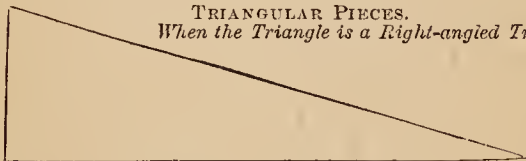
HOW TO MEASURE TOWN LOTS.

Rule.—Multiply the length in feet by the breadth in feet, and divide by 43,560 (the number of square feet in an acre).

TRIANGULAR PIECES.

When the Triangle is a Right-angled Triangle.

FIG. 2.

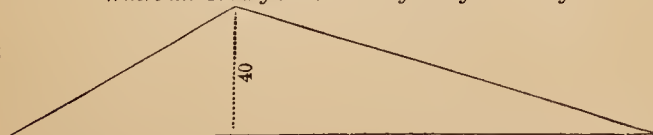


Rule—Multiply the width by the length, and divide by 2.

Example—How many acres of land in a triangular field 80 rods long and 40 rods wide? $80 \times 40 \div 2 = 1600$ sq. rods. $1600 \div 160 = 10$ acres. Ans.

Where the Triangle is Not a Right-angled Triangle.

FIG. 3.



If a triangle is without a right angle, a perpendicular has to be found.

Rule—Multiply the base in rods by the perpendicular height in rods, and divide by 2, and you have the area in square rods.

Example—How many acres in a triangular field whose base or side is 120 rods, and its width (perpendicular height) is 40 rods?

Solution: $120 \times 40 \div 2 = 2400$ sq. rods. $2400 \div 160 = 15$ acres. Ans.

HOW TO FIND THE AREA OF A PIECE OF LAND WHEN ONLY TWO OF THE OPPOSITE SIDES ARE PARALLEL.



Rule—Add the two parallel sides together, and divide by 2, and you have the average length. Then multiply the width in rods by the length in rods, and divide by 160, and you have the number of acres.

Example—How many acres of land in a field the two parallel sides of which are 60 and 100 rods long respectively, and 40 rods wide?

Solution: $60 + 100 \div 2 = 80$ sq. rods. $80 \times 40 \div 160 = 20$ acres. Ans.

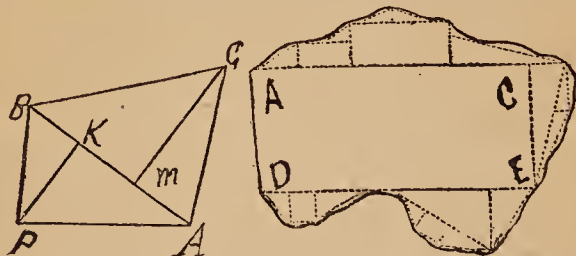


FIG. 5.

FIG. 6.

When land is irregular as in Figure 5, divide the field into triangles and use the rules under Figure 2 or 3.

When land is very irregular as in Figure 6, divide the field up into as many triangles and rectangles as may be necessary and apply the rules as given above.

HOW TO MEASURE TOWN LOTS.

Rule: Multiply the length in feet by the width in feet and divide the result by 43,560 and you will have the fractional part of an acre in the lot.

Example: What part of an acre is there in a lot 200 feet deep and 150 feet wide?

Solution: $200 \times 150 = 30,000$ sq. feet in the lot.

$$\frac{30000}{43560} = \text{or about } \frac{3}{5} \text{ of an acre.}$$

HOW TO LAY OFF SMALL LOTS OF LAND.

Farmers and gardeners often find it necessary to lay off small portions of land for the purpose of experimenting with different crops, fertilizers, etc. To such the following rules will be helpful:

One acre contains 160 sq. rods, or 4,840 sq. yards, or 43,560 sq. feet.

To measure off

One acre it will take $208\frac{7}{10}$ feet each way.

One-half acre it will take $147\frac{1}{2}$ feet each way.

One-third acre it will take $120\frac{1}{3}$ feet each way.

One-fourth acre it will take $104\frac{3}{8}$ feet each way.

One-eighth acre it will take $73\frac{3}{4}$ feet each way.



How to Calculate the WEIGHT of Coal in a Bin or Box.

A solid cubic foot of anthracite coal weighs about 93 pounds. When broken for use it weighs about 54 pounds. Bituminous coal when broken up for use weighs about 50 pounds.

Rule.—Multiply the length in feet by the height in feet, and again by the breadth in feet, and this result by 54 for anthracite coal, or by 50 for bituminous coal, and the result will equal the number of pounds.

To find the number of tons, divide by 2,000.

Example: A coal bin is ten feet long, 8 feet wide, and 5 feet high. How many tons of anthracite coal will it hold?

Solution: $10 \times 8 \times 5 \times 54 = 21,600$ $21,600 \div 2,000 = 10$ tons and 1,600 pounds.

Legal Hints and Helps Concerning Interest.

1. It is the general practice of the courts in this country to award interest computed at the legal rate, from the time when payment should have been made. Interest upon a judgment dates from the time the judgment is rendered.

2. A CREDITOR may charge interest on an account from the expiration of the time of credit. When no time is specified, interest may be charged from the time payment is demanded, or when the statement of account has been rendered.

3. A DEBT for board and lodging, where there was no fixed price or time of payment fixed, will not draw interest until it is reduced to judgment, or its amount otherwise determined. Interest may not be charged upon the items of a running account until the balance is struck, and the statement rendered.

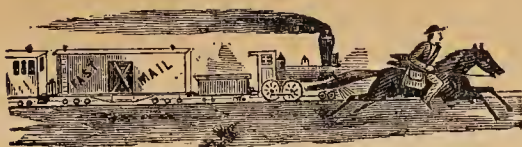
4. COMPOUND interest cannot be collected by law. When interest has already accrued and become payable, an agreement that it shall be added to the principal thus formed, will generally be deemed legal. When such interest would not be recoverable upon an ordinary contract in which its payment was agreed upon, yet, if it has actually been paid, it cannot be recovered.

5. GUARDIANS, EXECUTORS and ADMINISTRATORS, and TRUSTEES of every kind, may be charged interest upon all trust funds in their hands after their failure to invest them within a reasonable time.

6. CUSTOM: Where it is a uniform practice of the seller to charge interest and this is known to the customer or purchaser at the time when the transaction takes place, interest may be charged on book accounts.

7. PARTNERS: If a partner withdraws money from the partnership funds belonging to the firm, for private use or for the purpose of speculation, he will be liable for *interest* on the money so withdrawn.

8. INSURANCE POLICY: When loss occurs under a policy of insurance, it bears interest from the time it is due according to the terms of the policy.



The Celebrated Lightning Method for Calculating Interest.

WHERE THE TIME IS FOR DAYS ONLY.

Rule—To find the interest on any given sum for any number of days, multiply the principal by the number of days, and divide as follows :

At 5 per cent., divide by 72

At 6 per cent., divide by 60

At 7 per cent., divide by 52

At 8 per cent., divide by 45

At 9 per cent., divide by 40

At 10 per cent., divide by 36

At 12 per cent., divide by 30

Example: What is the interest on \$900.00 for 8 days at 6 per cent.?

Solution: $900 \times 8 \div 60 = \$1.20$ interest.

WHEN THE TIME CONSISTS OF YEARS, MONTHS AND DAYS.

1. *Rule*.—Reduce years to months, adding the number of months, then place $\frac{1}{2}$ of the number of days to the right of the months with a decimal point between.

2. Then remove the decimal point two places to the left in the principal, and divide by 2, and the result will equal the interest for one month at 6 per cent.

3. Multiply the interest for one month by the number of months, and the product is the interest at 6 per cent. for the given time.

Then add $\frac{1}{6}$ of itself for 7 per cent.

“ “ $\frac{1}{3}$ of itself for 8 per cent.

“ “ $\frac{1}{2}$ of itself for 9 per cent.

“ “ $\frac{2}{3}$ of itself for 10 per cent.

Subtract $\frac{1}{6}$ of itself for 5 per cent.

“ $\frac{1}{3}$ of itself for 4 per cent.

Example: Find the interest on \$150, at 9 per cent. for 1 year, 4 months and 12 days.

Solution: $\$1.50 \div 2 = .75$ interest for 1 month, 1 year, 4 months and 12 days = 16.4 months.

$.75 \times 16.4 = \$12.30$, interest at 6 per cent.

$12.30 + 6.15 = \$18.45$, interest at 9 per cent,

N. B.—The \$6.15 is one-half of \$12.30.

BANKER'S METHOD.

In banking nearly all the business is transacted on the basis of 30, 60, and 90 days.

Rule.—To find the interest on any amount at 60 days, remove the decimal point two places to the left, and you have the interest at 6 per cent.

Increase or diminish according as the time is increased or diminished.

For 90 days add $\frac{1}{2}$ of itself.

For 30 days divide by 2.

For 15 days divide by 4.

For 120 days multiply by 2.

Example: What is the interest on \$240 for 90 days at 6 per cent?

2.40 interest for 60 days.

1.20 interest for $\frac{1}{2}$ of 60 days, or 30 days.

3.60 interest for 90 days.

TIME TABLE.

Showing the number of days from any day in one month to the same day in any other.

From	To	Jan.	Feb.	March.	April.	May.	June.	July.	Aug.	Sept.	Oct.	Nov.	Dec.
Jan		365	31	59	90	120	151	181	212	243	273	304	334
Feb		334	365	28	59	89	120	150	181	212	242	273	303
March		306	337	365	31	61	92	122	153	184	214	245	275
April		275	306	334	365	30	61	91	122	153	183	214	244
May		245	276	304	335	365	31	61	92	123	153	184	214
June		214	245	273	304	334	365	30	61	92	122	153	183
July		184	215	243	274	304	335	365	31	62	92	123	153
Aug		153	184	212	243	273	304	334	365	31	61	92	122
Sept		122	153	181	212	242	273	303	334	365	30	61	91
Oct		92	123	151	182	212	243	273	304	335	365	31	61
Nov		61	92	120	151	181	212	242	273	304	334	365	30
Dec		31	61	90	121	151	182	212	243	274	304	335	365

NOTE.—Find in the left-hand column the month from any day of which you wish to compute the number of days to the same day in any other month; then follow the line along until under the desired month, and you have the required number of days.

Example: How many days from May 17 to Nov. 17? 184 days. Ans.

INTEREST TABLES.

1. The following tables show the interest on any sum of money, and for any length of time, may be obtained, by adding to or doubling any certain sum, or length of time in the tables, viz: If the interest on a certain sum of money at eight per cent. for a given time should be \$28.00, one-half of \$28.00 or \$14.00 would equal the interest at 4%, etc.

2. If the interest at 6% should amount to \$26.00 on a certain sum of money for a given time, twice that amount or \$52.00 would equal the interest at 12%, etc.

3. The tables are computed on the principle of 360 days in a year, the rule adopted by bankers and merchants throughout the entire country.

4. When the fraction of interest is a half a cent or more, a whole cent is taken, but when less than a half cent, nothing is charged.

EXAMPLE:

To find the interest (\$1,108) for one year, three months and twenty-nine days, at 7%, according to table:

Interest on \$1,000, for 1 year, at 7 per cent.,	\$70.00
“ “ 100, “ 1 “ “ 7 “ “	7.00
“ “ 8, “ 1 “ “ 7 “ “	56
“ “ 1,000, “ 3mths., “ 7 “ “	17.50
“ “ 100, “ 3 “ “ 7 “ “	1.75
“ “ 8, “ 3 “ “ 7 “ “	14
“ “ 1,000, “ 29 days, “ 7 “ “	5.64
“ “ 100, “ 29 “ “ 7 “ “	56
“ “ 8, “ 29 “ “ 7 “ “	05

Interest on the amount.....\$103.20

INTEREST AT FIVE PER CENT.

TIME.	\$1	\$2	\$3	\$4	\$5	\$6	\$7	\$8	\$9	\$10	\$100	\$1000
1 Day.	.00	.00	.00	.00	.00	.00	.00	.00	.00	\$.00	\$.01	\$.14
2 "	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.03	.28
3 "	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.04	.42
4 "	.00	.00	.00	.00	.00	.00	.00	.00	.01	.01	.06	.56
5 "	.00	.00	.00	.00	.00	.00	.01	.01	.01	.01	.07	.69
6 "	.00	.00	.00	.00	.00	.01	.01	.01	.01	.01	.08	.83
7 "	.00	.00	.00	.00	.00	.01	.01	.01	.01	.01	.10	.97
8 "	.00	.00	.00	.00	.01	.01	.01	.01	.01	.01	.11	1.11
9 "	.00	.00	.00	.01	.01	.01	.01	.01	.01	.01	.13	1.25
10 "	.00	.00	.00	.01	.01	.01	.01	.01	.01	.01	.14	1.39
11 "	.00	.00	.00	.01	.01	.01	.01	.01	.01	.02	.15	1.53
12 "	.00	.00	.01	.01	.01	.01	.01	.01	.01	.02	.17	1.67
13 "	.00	.00	.01	.01	.01	.01	.01	.01	.02	.02	.18	1.81
14 "	.00	.00	.01	.01	.01	.01	.01	.02	.02	.02	.19	1.94
15 "	.00	.00	.01	.01	.01	.01	.01	.02	.02	.02	.21	2.08
16 "	.00	.00	.01	.01	.01	.01	.02	.02	.02	.02	.22	2.22
17 "	.00	.00	.01	.01	.01	.01	.02	.02	.02	.02	.24	2.36
18 "	.00	.01	.01	.01	.01	.02	.02	.02	.02	.03	.25	2.50
19 "	.00	.01	.01	.01	.01	.02	.02	.02	.02	.03	.26	2.64
20 "	.00	.01	.01	.01	.01	.02	.02	.02	.03	.03	.28	2.78
21 "	.00	.01	.01	.01	.01	.02	.02	.02	.03	.03	.29	2.92
22 "	.00	.01	.01	.01	.01	.02	.02	.02	.03	.03	.31	3.06
23 "	.00	.01	.01	.01	.02	.02	.02	.03	.03	.03	.32	3.19
24 "	.00	.01	.01	.01	.02	.02	.02	.03	.03	.03	.33	3.33
25 "	.00	.01	.01	.01	.02	.02	.02	.03	.03	.03	.35	3.47
26 "	.00	.01	.01	.01	.02	.02	.03	.03	.03	.04	.36	3.61
27 "	.00	.01	.01	.02	.02	.02	.03	.03	.03	.04	.38	3.75
28 "	.00	.01	.01	.02	.02	.02	.03	.03	.04	.04	.39	3.80
29 "	.00	.01	.01	.02	.02	.02	.03	.03	.04	.04	.40	4.03
1 Month.	.00	.01	.01	.02	.02	.03	.03	.03	.04	.04	.42	4.17
2 "	.01	.02	.03	.03	.04	.05	.06	.07	.08	.08	.83	8.33
3 "	.01	.03	.04	.05	.06	.08	.09	.10	.11	.13	1.25	12.50
4 "	.02	.03	.05	.07	.08	.10	.12	.13	.15	.17	1.67	16.67
5 "	.02	.04	.06	.08	.10	.13	.15	.17	.19	.21	2.08	20.83
6 "	.03	.05	.08	.10	.13	.15	.18	.20	.23	.25	2.50	25.00
7 "	.03	.06	.09	.12	.15	.18	.20	.23	.26	.29	2.92	29.17
8 "	.03	.07	.10	.13	.17	.20	.23	.27	.30	.33	3.33	33.33
8 "	.04	.08	.11	.15	.19	.23	.26	.30	.34	.38	3.75	37.50
10 "	.04	.08	.13	.17	.21	.25	.29	.33	.38	.42	4.17	41.67
11 "	.05	.09	.14	.18	.23	.28	.32	.37	.41	.46	4.58	45.83
1 Year.	.05	.10	.15	.20	.25	.30	.35	.40	.45	.50	5.00	50.00

INTEREST AT SIX PER CENT.

TIME.	\$1	\$2	\$3	\$4	\$5	\$6	\$7	\$8	\$9	\$10	\$100	\$1000
1 Day.	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	\$.02	\$.17
2 "	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.03	.33
3 "	.00	.00	.00	.00	.00	.00	.00	.00	.00	.01	.05	.50
4 "	.00	.00	.00	.00	.00	.00	.01	.01	.01	.01	.07	.67
5 "	.00	.00	.00	.00	.00	.01	.01	.01	.01	.01	.08	.83
6 "	.00	.00	.00	.00	.01	.01	.01	.01	.01	.01	.10	1.00
7 "	.00	.00	.00	.00	.01	.01	.01	.01	.01	.01	.12	1.17
8 "	.00	.00	.00	.01	.01	.01	.01	.01	.01	.01	.13	1.33
9 "	.00	.00	.00	.01	.01	.01	.01	.01	.01	.02	.15	1.50
10 "	.00	.00	.01	.01	.01	.01	.01	.01	.02	.02	.17	1.67
11 "	.00	.00	.01	.01	.01	.01	.01	.01	.02	.02	.18	1.83
12 "	.00	.00	.01	.01	.01	.01	.01	.02	.02	.02	.20	2.00
13 "	.00	.00	.01	.01	.01	.01	.02	.02	.02	.02	.22	2.17
14 "	.00	.00	.01	.01	.01	.01	.02	.02	.02	.02	.23	2.33
15 "	.00	.01	.01	.01	.01	.02	.02	.02	.02	.03	.25	2.50
16 "	.00	.01	.01	.01	.01	.02	.02	.02	.02	.03	.27	2.67
17 "	.00	.01	.01	.01	.01	.02	.02	.02	.03	.03	.28	2.83
18 "	.00	.01	.01	.01	.02	.02	.02	.02	.03	.03	.30	3.00
19 "	.00	.01	.01	.01	.02	.02	.02	.03	.03	.03	.32	3.17
20 "	.00	.01	.01	.01	.02	.02	.02	.03	.03	.03	.33	3.33
21 "	.00	.01	.01	.01	.02	.02	.02	.03	.03	.04	.35	3.50
22 "	.00	.01	.01	.01	.02	.02	.03	.03	.03	.04	.37	3.67
23 "	.00	.01	.01	.02	.02	.02	.03	.03	.03	.04	.38	3.83
24 "	.00	.01	.01	.02	.02	.02	.03	.03	.04	.04	.40	4.00
25 "	.00	.01	.01	.02	.02	.03	.03	.03	.04	.04	.42	4.17
26 "	.00	.01	.01	.02	.02	.03	.03	.03	.04	.04	.43	4.33
27 "	.00	.01	.01	.02	.02	.03	.03	.04	.04	.05	.45	4.50
28 "	.00	.01	.01	.02	.02	.03	.03	.04	.04	.05	.47	4.67
29 "	.00	.01	.01	.02	.02	.03	.03	.04	.04	.05	.48	4.83
1 Month.	.01	.01	.02	.02	.03	.03	.04	.04	.05	.05	.50	5.00
2 "	.01	.02	.03	.04	.05	.06	.07	.08	.09	.10	1.00	10.00
3 "	.02	.03	.05	.06	.08	.09	.11	.12	.14	.15	1.50	15.00
4 "	.02	.04	.06	.08	.10	.12	.14	.16	.18	.20	2.00	20.00
5 "	.03	.05	.08	.10	.13	.15	.18	.20	.23	.25	2.50	25.00
6 "	.03	.06	.09	.12	.15	.18	.21	.24	.27	.30	3.00	30.00
7 "	.04	.07	.11	.14	.18	.21	.25	.28	.32	.35	3.50	35.00
8 "	.04	.08	.12	.16	.20	.24	.28	.32	.36	.40	4.00	40.00
9 "	.05	.09	.14	.18	.23	.27	.32	.36	.41	.45	4.50	45.00
10 "	.05	.10	.15	.20	.25	.30	.35	.40	.45	.50	5.00	50.00
11 "	.06	.11	.17	.22	.28	.33	.39	.44	.50	.55	5.50	55.00
1 Year.	.06	.12	.18	.24	.30	.36	.42	.48	.54	.60	6.00	60.00

INTEREST AT SEVEN PER CENT.

TIME.	\$1	\$2	\$3	\$4	\$5	\$6	\$7	\$8	\$9	\$10	\$100	\$1000
1 Day.	.00	.00	.00	.00	.00	.00	.00	.00	.00	\$.00	\$.02	\$.19
2 "	.03	.00	.00	.00	.00	.00	.00	.00	.00	.00	.04	.39
3 "	.00	.03	.00	.00	.00	.00	.00	.00	.01	.01	.06	.58
4 "	.00	.00	.00	.00	.00	.00	.01	.01	.01	.01	.08	.78
5 "	.00	.00	.00	.00	.00	.01	.01	.01	.01	.01	.10	.97
6 "	.00	.00	.00	.00	.01	.01	.01	.01	.01	.01	.12	1.17
7 "	.00	.00	.00	.01	.01	.01	.01	.01	.01	.01	.14	1.36
8 "	.00	.00	.00	.01	.01	.01	.01	.01	.01	.02	.16	1.56
9 "	.00	.00	.01	.01	.01	.01	.01	.01	.02	.02	.18	1.75
10 "	.00	.00	.01	.01	.01	.01	.01	.02	.02	.02	.19	1.94
11 "	.00	.00	.01	.01	.01	.01	.01	.02	.02	.02	.21	2.14
12 "	.00	.00	.01	.01	.01	.01	.02	.02	.02	.02	.23	2.33
13 "	.00	.01	.01	.01	.01	.02	.02	.02	.02	.03	.25	2.53
14 "	.00	.01	.01	.01	.01	.02	.02	.02	.02	.03	.27	2.72
15 "	.00	.01	.01	.01	.01	.02	.02	.02	.03	.03	.29	2.92
16 "	.00	.01	.01	.01	.02	.02	.02	.02	.03	.03	.31	3.11
17 "	.00	.01	.01	.01	.02	.02	.02	.03	.03	.03	.33	3.31
18 "	.00	.01	.01	.01	.02	.02	.02	.03	.03	.04	.35	3.50
19 "	.00	.01	.01	.01	.02	.02	.03	.03	.03	.04	.37	3.69
20 "	.00	.01	.01	.02	.02	.02	.03	.03	.04	.04	.39	3.89
21 "	.00	.01	.01	.02	.02	.02	.03	.03	.04	.04	.41	4.08
22 "	.00	.01	.01	.02	.02	.03	.03	.03	.04	.04	.43	4.28
23 "	.00	.01	.01	.02	.02	.03	.03	.04	.04	.04	.45	4.47
24 "	.00	.01	.01	.02	.02	.03	.03	.04	.04	.05	.47	4.67
25 "	.00	.01	.01	.02	.02	.03	.03	.04	.04	.05	.49	4.86
26 "	.01	.01	.02	.02	.03	.03	.04	.04	.05	.05	.51	5.06
27 "	.01	.01	.02	.02	.03	.03	.04	.04	.05	.05	.53	5.25
28 "	.01	.01	.02	.02	.03	.03	.04	.04	.05	.05	.54	5.44
29 "	.01	.01	.02	.02	.03	.03	.04	.05	.05	.05	.56	5.64
1 Month.	.01	.01	.02	.02	.03	.04	.04	.05	.05	.06	.58	5.83
2 "	.01	.02	.04	.05	.06	.07	.08	.09	.11	.12	1.17	11.67
3 "	.02	.04	.05	.07	.09	.11	.12	.14	.16	.18	1.75	17.50
4 "	.02	.05	.07	.09	.12	.14	.16	.19	.21	.23	2.33	23.33
5 "	.03	.06	.09	.12	.15	.18	.20	.23	.26	.29	2.92	29.17
6 "	.04	.07	.11	.14	.18	.21	.25	.28	.32	.35	3.50	35.00
7 "	.04	.08	.12	.16	.20	.25	.29	.33	.37	.41	4.08	40.83
8 "	.05	.09	.14	.19	.23	.28	.33	.37	.42	.47	4.67	46.67
9 "	.05	.11	.16	.21	.26	.32	.37	.42	.47	.53	5.25	52.50
10 "	.06	.12	.18	.23	.29	.35	.41	.47	.53	.58	5.83	58.33
11 "	.06	.13	.19	.26	.32	.39	.45	.51	.58	.64	6.42	64.17
1 Year.	.07	.14	.21	.28	.35	.42	.49	.56	.63	.70	7.00	70.00

INTEREST AT EIGHT PER CENT.

TIME.	\$1	\$2	\$3	\$4	\$5	\$6	\$7	\$8	\$9	\$10	\$100	\$1000
1 Day.	.00	.00	.00	.00	.00	.00	.00	.00	.00	\$.00	\$.02	\$.22
2 "	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.04	.44
3 "	.00	.00	.00	.00	.00	.00	.01	.01	.01	.01	.07	.67
4 "	.00	.00	.00	.00	.01	.01	.01	.01	.01	.01	.09	.89
5 "	.00	.00	.00	.00	.01	.01	.01	.01	.01	.01	.11	1.11
6 "	.00	.00	.00	.01	.01	.01	.01	.01	.01	.01	.13	1.33
7 "	.00	.00	.00	.01	.01	.01	.01	.01	.01	.02	.16	1.56
8 "	.00	.00	.01	.01	.01	.01	.01	.01	.02	.02	.18	1.78
9 "	.00	.00	.01	.01	.01	.01	.01	.02	.02	.02	.20	2.00
10 "	.00	.00	.01	.01	.01	.01	.02	.02	.02	.02	.22	2.22
11 "	.00	.00	.01	.01	.01	.01	.02	.02	.02	.02	.24	2.44
12 "	.00	.01	.01	.01	.01	.02	.02	.02	.02	.03	.27	2.67
13 "	.00	.01	.01	.01	.01	.02	.02	.02	.03	.03	.29	2.89
14 "	.00	.01	.01	.01	.02	.02	.02	.02	.03	.03	.31	3.11
15 "	.00	.01	.01	.01	.02	.02	.02	.03	.03	.03	.33	3.33
16 "	.00	.01	.01	.01	.02	.02	.02	.03	.03	.04	.36	3.56
17 "	.00	.01	.01	.02	.02	.02	.03	.03	.03	.04	.38	3.78
18 "	.00	.01	.01	.02	.02	.02	.03	.03	.04	.04	.40	4.00
19 "	.00	.01	.01	.02	.02	.03	.03	.03	.04	.04	.42	4.22
20 "	.00	.01	.01	.02	.02	.03	.03	.04	.04	.04	.44	4.44
21 "	.00	.01	.01	.02	.02	.03	.03	.04	.04	.05	.47	4.67
22 "	.00	.01	.01	.02	.02	.03	.03	.04	.04	.05	.49	4.89
23 "	.01	.01	.02	.02	.03	.03	.04	.04	.05	.05	.51	5.11
24 "	.01	.01	.02	.02	.03	.03	.04	.04	.05	.05	.53	5.33
25 "	.01	.01	.02	.02	.03	.03	.04	.04	.05	.06	.56	5.56
26 "	.01	.01	.02	.02	.03	.03	.04	.05	.05	.06	.58	5.78
27 "	.01	.01	.02	.02	.03	.04	.04	.05	.05	.06	.60	6.00
28 "	.01	.01	.02	.02	.03	.04	.04	.05	.06	.06	.62	6.22
29 "	.01	.01	.02	.03	.03	.04	.05	.05	.06	.06	.64	6.44
1 Month.	.01	.01	.02	.03	.03	.04	.05	.05	.06	.07	.67	6.67
2 "	.01	.03	.04	.05	.07	.08	.09	.11	.12	.13	1.33	13.33
3 "	.02	.04	.06	.08	.10	.12	.14	.16	.18	.20	2.00	20.00
4 "	.03	.05	.08	.11	.13	.16	.19	.21	.24	.27	2.67	26.67
5 "	.03	.07	.10	.13	.17	.20	.23	.27	.30	.33	3.33	33.33
6 "	.04	.08	.12	.16	.20	.24	.28	.32	.36	.40	4.00	40.00
7 "	.05	.09	.14	.19	.23	.28	.33	.37	.42	.47	4.67	46.67
8 "	.05	.11	.16	.21	.27	.32	.37	.43	.48	.53	5.33	53.33
9 "	.06	.12	.18	.24	.30	.36	.42	.48	.54	.60	6.00	60.00
10 "	.07	.13	.20	.27	.33	.40	.47	.53	.60	.67	6.67	66.67
11 "	.07	.15	.22	.29	.37	.44	.51	.59	.66	.73	7.33	73.33
1 Year.	.08	.16	.24	.32	.40	.48	.56	.64	.72	.80	8.00	80.00

INTEREST AT NINE PER CENT.

TIME.	\$1	\$2	\$3	\$4	\$5	\$6	\$7	\$8	\$9	\$10	\$100	\$1000
1 Day.	.00	.00	.00	.00	.00	.00	.00	.00	.00	\$.00	\$.02	\$.25
2 "	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00	.05	.50
3 "	.00	.00	.00	.00	.00	.00	.00	.01	.01	.01	.08	.75
4 "	.00	.00	.00	.00	.00	.01	.01	.01	.01	.01	.10	1.00
5 "	.00	.00	.00	.00	.01	.01	.01	.01	.01	.01	.12	1.25
6 "	.00	.00	.00	.01	.01	.01	.01	.01	.01	.02	.15	1.50
7 "	.00	.00	.00	.01	.01	.01	.01	.01	.02	.02	.17	1.75
8 "	.00	.00	.01	.01	.01	.01	.01	.02	.02	.02	.20	2.00
9 "	.00	.00	.01	.01	.01	.01	.02	.02	.02	.02	.23	2.25
10 "	.00	.00	.01	.01	.01	.02	.02	.02	.02	.02	.25	2.50
11 "	.00	.00	.01	.01	.01	.02	.02	.02	.02	.03	.27	2.75
12 "	.00	.01	.01	.01	.02	.02	.02	.02	.03	.03	.30	3.00
13 "	.00	.01	.01	.01	.02	.02	.02	.03	.03	.03	.32	3.25
14 "	.00	.01	.01	.01	.02	.02	.02	.03	.03	.03	.35	3.50
15 "	.00	.01	.01	.02	.02	.02	.03	.03	.03	.04	.38	3.75
16 "	.00	.01	.01	.02	.02	.02	.03	.03	.04	.04	.40	4.00
17 "	.00	.01	.01	.02	.02	.03	.03	.03	.04	.04	.42	4.25
18 "	.00	.01	.01	.02	.02	.03	.03	.04	.04	.05	.45	4.50
19 "	.00	.01	.01	.02	.02	.03	.03	.04	.04	.05	.47	4.75
20 "	.00	.01	.01	.02	.02	.03	.03	.04	.05	.05	.50	5.00
21 "	.00	.01	.01	.02	.03	.03	.04	.04	.05	.05	.53	5.25
22 "	.00	.01	.01	.02	.03	.03	.04	.04	.05	.05	.55	5.50
23 "	.00	.01	.02	.02	.03	.03	.04	.05	.05	.06	.57	5.75
24 "	.01	.01	.02	.02	.03	.03	.04	.05	.05	.06	.60	6.00
25 "	.01	.01	.02	.02	.03	.04	.04	.05	.06	.06	.62	6.25
26 "	.01	.01	.02	.03	.03	.04	.05	.05	.06	.06	.65	6.50
27 "	.01	.01	.02	.03	.03	.04	.05	.05	.06	.07	.68	6.75
28 "	.01	.01	.02	.03	.03	.04	.05	.06	.06	.07	.70	7.00
29 "	.01	.01	.02	.03	.03	.04	.05	.06	.06	.07	.72	7.25
1 Month.	.01	.02	.02	.03	.04	.05	.05	.06	.07	.08	.75	7.50
2 "	.02	.03	.05	.06	.08	.09	.11	.12	.14	.15	1.50	15.00
3 "	.02	.05	.07	.09	.11	.14	.16	.18	.20	.23	2.25	22.50
4 "	.03	.06	.09	.12	.15	.18	.21	.24	.27	.30	3.00	30.00
5 "	.04	.08	.11	.15	.19	.23	.26	.30	.34	.38	3.75	37.50
6 "	.05	.09	.14	.18	.23	.27	.32	.36	.41	.45	4.50	45.00
7 "	.05	.11	.16	.21	.26	.32	.37	.42	.47	.53	5.25	52.50
8 "	.06	.12	.18	.24	.30	.36	.42	.48	.54	.60	6.00	60.00
9 "	.06	.14	.20	.27	.33	.41	.47	.54	.60	.68	6.75	67.50
10 "	.08	.15	.23	.30	.38	.45	.53	.60	.68	.75	7.50	75.00
11 "	.08	.17	.24	.33	.41	.50	.57	.66	.74	.83	8.25	82.50
1 Year.	.09	.18	.27	.36	.45	.54	.63	.72	.81	.90	9.00	90.00

INTEREST AT TEN PER CENT.

TIME.	\$1	\$2	\$3	\$4	\$5	\$6	\$7	\$8	\$9	\$10	\$100	\$1000
1 Day.	.00	.00	.00	.00	.00	.00	.00	.00	.00	\$.00	\$.03	\$.28
2 "	.00	.00	.00	.00	.00	.00	.00	.00	.01	.01	.06	.56
3 "	.00	.00	.00	.00	.01	.01	.01	.01	.01	.01	.08	.83
4 "	.00	.00	.00	.00	.01	.01	.01	.01	.01	.01	.11	1.11
5 "	.00	.00	.00	.01	.01	.01	.01	.01	.01	.01	.14	1.39
6 "	.00	.00	.01	.01	.01	.01	.01	.01	.02	.02	.17	1.67
7 "	.00	.00	.01	.01	.01	.01	.01	.02	.02	.02	.19	1.94
8 "	.00	.00	.01	.01	.01	.01	.02	.02	.02	.02	.22	2.22
9 "	.00	.01	.01	.01	.01	.02	.02	.02	.02	.03	.25	2.50
10 "	.00	.01	.01	.01	.02	.02	.02	.02	.03	.03	.28	2.78
11 "	.00	.01	.01	.01	.02	.02	.02	.03	.03	.03	.31	3.06
12 "	.00	.01	.01	.01	.02	.02	.02	.03	.03	.04	.33	3.33
13 "	.00	.01	.01	.01	.02	.02	.03	.03	.03	.04	.36	3.61
14 "	.00	.01	.01	.02	.02	.02	.03	.03	.04	.04	.39	3.89
15 "	.00	.01	.01	.02	.02	.03	.03	.03	.04	.04	.42	4.17
16 "	.00	.01	.01	.02	.02	.03	.03	.04	.04	.04	.44	4.44
17 "	.00	.01	.01	.02	.02	.03	.03	.04	.04	.05	.47	4.72
18 "	.01	.01	.02	.02	.03	.03	.04	.04	.05	.05	.50	5.00
19 "	.01	.01	.02	.02	.03	.03	.04	.04	.05	.05	.53	5.28
20 "	.01	.01	.02	.02	.03	.03	.04	.04	.05	.06	.56	5.56
21 "	.01	.01	.02	.02	.03	.03	.04	.04	.05	.06	.58	5.83
22 "	.01	.01	.02	.02	.03	.04	.04	.05	.06	.06	.61	6.11
23 "	.01	.01	.02	.03	.03	.04	.04	.05	.06	.06	.64	6.39
24 "	.01	.01	.02	.03	.03	.04	.05	.05	.06	.07	.67	6.67
25 "	.01	.01	.02	.03	.03	.04	.05	.06	.06	.07	.69	6.94
26 "	.01	.01	.02	.03	.04	.04	.05	.06	.07	.07	.72	7.22
27 "	.01	.02	.02	.03	.04	.05	.05	.06	.07	.08	.75	7.50
28 "	.01	.02	.02	.03	.04	.05	.05	.06	.07	.08	.78	7.78
29 "	.01	.02	.02	.03	.04	.05	.06	.06	.07	.08	.81	8.06
1 Month.	.01	.02	.03	.03	.04	.05	.06	.07	.08	.08	.83	8.33
2 "	.02	.03	.05	.07	.08	.10	.12	.13	.15	.17	1.67	16.67
3 "	.03	.05	.08	.10	.13	.15	.18	.20	.23	.25	2.50	25.00
4 "	.03	.07	.10	.13	.17	.20	.23	.27	.30	.33	3.33	33.33
5 "	.04	.08	.13	.17	.21	.25	.29	.33	.38	.42	4.17	41.67
6 "	.05	.10	.15	.20	.25	.30	.35	.40	.45	.50	5.00	50.00
7 "	.06	.12	.18	.23	.29	.35	.41	.47	.53	.58	5.83	58.33
8 "	.07	.13	.20	.27	.33	.40	.47	.53	.60	.67	6.67	66.67
9 "	.08	.15	.23	.30	.38	.45	.53	.60	.68	.75	7.50	75.00
10 "	.08	.17	.25	.33	.42	.50	.58	.67	.75	.83	8.33	83.33
11 "	.09	.18	.28	.37	.46	.55	.64	.73	.83	.92	9.17	91.67
1 Year.	.10	.20	.30	.40	.50	.60	.70	.80	.90	1.00	10.00	100.00

Interest Laws of the United States and Canada.

STATES AND TERRITORIES.	PENALTY OF USURY.	Legal.	SPECIAL.
Alabama.....	Loss of interest.	8	
Arizona.....	No penalty.....	10	No limit.
Arkansas.....	Forfeiture of principal and interest.....	6	10 per ct.
California.....	No penalty.....	10	No limit.
Colorado.....	" ".....	8	"
Connecticut.....	" ".....	6	6 per ct.
Delaware.....	" ".....	6	6 per ct.
Dist. of Col.....	" " all interest.....	6	10 per ct.
Florida.....	No penalty.....	8	No limit.
Georgia.....	Forfeiture of all interest.....	7	8 per ct.
Idaho.....	Forfeiture of three times the excess of interest over 18 per cent.*.....	10	18 per ct.
Illinois.....	Forfeiture of all interest.....	5	7 per ct.
Indiana.....	" " interest over 6 per cent.....	6	8 per ct.
Iowa.....	" " interest and costs.....	6	8 per ct.
Kansas.....	" " twice the excess of interest.....	6	10 per ct.
Kentucky.....	" " twice of interest.....	6	6 per ct.
Louisiana.....	" " interest.....	5	8 per ct.
Maine.....	No penalty.....	6	No limit.
Maryland.....	Forfeiture of excess.....	6	6 per ct.
Massachusetts.....	No penalty—6 per cent. on judgments.....	6	No limit.
Michigan.....	Forfeiture of excess.....	7	10 per ct.
Minnesota.....	Forfeiture of contract if more than 10 per cent. is charged ..	7	10 per ct.
Mississippi.....	Forfeiture of interest over 10 per cent.....	6	10 per ct.
Missouri.....	Forfeiture of all interest.....	6	8 per ct.
Montana.....	No penalty.....	10	No limit.
Nebraska.....	Forfeiture of all interest and costs.....	7	10 per ct.
Nevada.....	No penalty.....	10	No limit.
N. Hampshire.....	Forfeiture of three times excess of interest.....	6	6 per ct.
New Jersey.....	Forfeiture of all interest and costs.....	6	6 per ct.
New Mexico.....	No penalty.....	6	No limit.
New York.....	Forfeiture of contract.†.....	6	6 per ct.
North Carolina.....	Forfeiture of double the amount of interest.....	6	8 per ct.
North Dakota.....	Forfeiture of interest.†.....	7	12 per ct.
Ohio.....	Forfeiture of excess.....	6	8 per ct.
Oregon.....	" " principal, interest and costs.....	10	12 per ct.
Pennsylvania.....	" " excess, Act of 1858.....	6	6 per ct.
Rhode Island.....	" unless by contract.†.....	6	No limit.
South Carolina.....	" of all the interest.....	7	7 per ct.
South Dakota.....	Forfeiture of interest.†.....	7	12 per ct.
Tennessee.....	" of excess over 6 per cent.....	6	6 per ct.
Texas.....	" of all interest.....	8	12 per ct.
Utah.....	No penalty.....	10	No limit.
Vermont.....	Forfeiture of excess on R. R. bonds.....	6	7 per ct.
Virginia.....	" " interest.....	6	
Washington.....	No penalty.....	10	No limit.
West Virginia.....	Forfeiture of excess.....	6	6 per ct.
Wisconsin.....	" " all interest.....	7	10 per ct.
Wyoming.....	No penalty.....	10	No limit.
Canada.....	.....	6	No limit.
New Brunswick.....	.....	6	"
Nova Scotia.....	.....	6	"

* Act of Feb. 21, 1879.

† Also punishable as a misdemeanor.

‡ Also 6 per cent. on judgments.



HOW TO SEND MONEY BY MAIL.

BANK DRAFTS. A draft on some reliable bank is by far the best and most business-like way to send large amounts of money. It is safe, convenient, and cheap.

Better, however, have the draft issued in your favor (to your own order), and then indorse it, and make it payable to the party to whom you intend to send it. (See indorsement on page 91.)

POST OFFICE ORDER. By Post Office Order is also a safe and reliable way to send money. It costs a little more than to remit by draft, but it is equally as secure, and many times more convenient, because the Post Office is accessible at all hours of the day.

REGISTERED LETTERS. The Government promises special care in handling and transmitting a Registered Letter or Package, but should it be lost, the owner is the loser, and not the Government. Money sent by *Registered Letter is always at the risk of the sender.*

POSTAL NOTES. In sending small amounts of money the postal note very conveniently answers the purpose. But should it be lost or stolen, the sender has no remedy, for the Government does not assume any responsibility.

EXPRESS ORDERS. The Express Order, as to security, has all the advantages of the Bank Draft or Post Office Order. Serious disadvantages often arise, however, when the Express office on which the order is drawn has not the money on hand to pay it, consequently the holder of the order has to wait the slow action of the company's agents in getting the amount forwarded from some other office.



How to Send Money to Other Countries.

FOREIGN BILL OF EXCHANGE.

£40.

Chicago, Nov. 20, 1891.

Thirty days after sight of this first of exchange (second and third unpaid) pay to Anna Holverson Forty Pounds Sterling, with exchange on Chicago, and charge to my account.

To B. F. Lincoln,

F. C. Barnard.

Liverpool, Eng.

Money is generally sent from one country to another in the above form or draft, known as Foreign Bill of Exchange. They can be purchased at almost any national bank.

There are generally three drafts sent, as there are many dangers and delays in crossing the ocean. The first draft received is paid, and that cancels the remaining two.

How to Change English Money to Dollars and Cents.

Rule.—Reduce the pounds to shillings and add in the shillings, if any, and multiply the result by $24\frac{1}{3}$. If there are any pence, add in twice as many cents.

Example:—How many dollars in £20, 6s. and 6d.?

Solution:—£20 and 6s.=406s.

$$\begin{aligned} 406s \times 24\frac{1}{3} &= \$98.791\frac{1}{3} \\ \$98.791\frac{1}{3} \times 12 &= \$98.911\frac{1}{3}. \quad \text{Ans.} \end{aligned}$$

How to Reduce Dollars to Pounds.

Rule.—Multiply the Dollars by 15 and divide the result by 73, and you will have the number of pounds and the decimal of a pound.

Example:—How many pounds in \$467.20?

Solution:—\$467.20 $\times$ 15 $\div$ 73 = £96. Ans.

INTERNATIONAL OR FOREIGN MONEY-ORDER FEES.

On Algeria, Belgium, British India, Cape Colony, Constantinople, Denmark, Dominion of Canada, Egypt, England, France, German Empire, Hong Kong, Ireland, Italy, Jamaica, Japan, Newfoundland, New South Wales, New Zealand, Portugal, Sandwich Islands, Scotland, Shanghai, Sweden, Switzerland, Tasmania, Victoria.

For sums not exceeding \$10..... 10 cents
 Over \$10, not exceed. \$20.....20 c. | Over \$30, not exceed. \$40.....40 c.
 Over \$20, not exceed. \$30.....30 c. | Over \$40, not exceed. \$50.....50 c.

Orders can also be obtained on Austria and the East Indies, by remittance through the Postal Department of Switzerland, subject to the rates of the Swiss Department to those countries. Also on Norway and the Netherlands, through the Postal Department of the German Empire, subject to the rates of the German Department to those countries.

No order issued for a larger amount than \$50 in U. S. money.

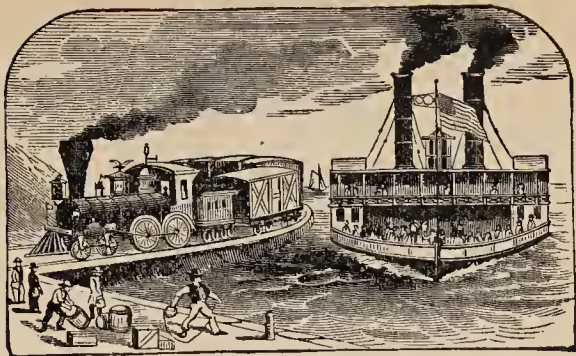


VALUE OF ANCIENT MONEY.

<i>Denomination.</i>	<i>Grains.</i>	<i>Gold Value.</i>
Gold Shekel.....	132	\$5.69
Gold Maneh.....	13,200	569.00
Gold Talent.....	1,320,000	56,900.00
Silver Gerah.....	11	.021 $\frac{1}{4}$
Silver Beka.....	110	.261 $\frac{1}{2}$
Silver Shekel.....	200	.53
Silver Maneh.....	13,200	32.00
Silver Talent.....	660,000	1,660.00
Copper Shekel.....	528	.03 14-100
Persian Daric or Dram (gold).....	128	5.52
Maccabæan Shekel (silver).....	220	.53
"Piece of Money" (stater silver).....	220	.53
Penny (Denarius, silver).....	58 6-7	.14
Farthing (Quadrans, copper).....	42	.001 $\frac{1}{4}$
Farthing (Assarium, copper).....	84	.001 $\frac{1}{2}$
Mite (copper).....	21	.001 $\frac{1}{8}$

THE VALUE OF FOREIGN GOLD AND SILVER COINS.

COUNTRY.	GOLD COINS.	Value	SILVER COINS.	Value
Australia	Pound of 1852.....	\$5.32		
"	Sovereign of 1855-60.....	4.85		
Austria	Ducat.....	2.28	Old rix dollar.....	\$1.02
"	Souverain.....	6.75	Old scudo.....	1.02
"	New Union Crown (assumed)	6.64	Florin before 1853.....	51
"			New florin.....	48
"			New Union dollar.....	73
Belgium.....	Twenty-five-francs.....	4.72	Maria Theresa dollar, 1780.....	1.02
Bolivia.....	Doubloon	15.59	Five francs.....	98
"			New dollar.....	79
Brazil.....	Twenty milreis.....	10.90	Half dollar.....	39
Canada.....			Double milreis.....	1.02
Central America.....	Two escudos.....	3.68	Twenty cents.....	18
Chili.....	Old doubloon.....	15.59	Dollar.....	1 00
"	Ten pesos.....	9.15	Old dollar.....	1.00
Denmark.....	Ten thaler.....	7.90	New dollar.....	98
Ecuador.....	Four escudos.....	7.55	Two rigsdaler.....	1.10
England	Pound or sovereign, new	4.86		
"	Pound or sovereign, average.....	4.84	Shilling, new.....	22
France.....	Twenty francs, new.....	3.85	Shilling, average.....	22
"	Twenty francs, average.....	3.84	Five franc, average.....	98
Germany, North.....	Ten thaler	7.90		
"	Ten thaler, Prussian.....	7.97	Thaler, before 1857.....	72
"	Krone (crown)	6.64	New thaler.....	72
Germany, South.....	Ducat	2.28		
"			Florin, before 1857.....	41
Greece	Twenty drachms.....	3.44	New florin (assumed).....	41
Hindustan	Mohur.....	7.08	Five drachms.....	88
Italy.....	Twenty lire	3.84	Rupce.....	46
Japan.....	Old cobang	4.44		
"	New cobang.....	3.57	Itzebu	37
Mexico.....	Doubloon, average	15.52	New Itzebu.....	33
"	Doubloon, new.....	15.61	Dollar, new.....	1.06
Naples.....	Six ducati, new.....	5.04	Dollar, average.....	1.06
Netherlands.....	Ten guilders.....	3.99	Scudo.....	95
Norway.....			Two-and-a-half guild.....	1.03
New Granada	Old doubloon, Bogota.....	15.61	Specie daler.....	1.10
"	Old doubloon, Popayan	15.37	Dollar of 1857.....	97
"	Ten pesos, new.....	9.67		
Peru.....	Old doubloon	15.55	Old dollar.....	1.06
"	Twenty soles.....	19.21	Dollar of 1853.....	94
"			Half-dollar, 1835-38.....	38
Portugal.....	Gold Crown.....	5.80		
Prussia	New Union Crown (assumed)	6.64	Thaler before 1857	72
"			New thaler.....	72
Rome	Two-and-a-half scudi, new	2.60	Scudo.....	1.05
Russia	Five roubles	3.97	Rouble	79
Sardinia			Five lire.....	98
Spain	One hundred reals.....	4.96	New pistareen	20
"	Eighty reals	3.86		
Sweden.....	Ducat	2.23	Rix dollar	1.11
Switzerland.....			Two francs.....	39
Tunis	Twenty-five piastres.....	2.99	Five piastres.....	62
Turkey	One hundred piastres.....	4.36	Twenty piastres	86
Tuscany.....	Sequin.....	2.31	Florin	27



FOREIGN POSTAGE.

To all parts of the Universal Postal Union (embracing nearly every civilized country):

ON LETTERS, *five cents for each half ounce* or fraction thereof—prepayment optional. Double rates are collected on delivery of unpaid or short-paid letters.

On newspapers, books, pamphlets, photographs, sheet music, maps, engravings, and similar printed matter, *one cent for each two ounces* or fraction thereof.

TO CANADA (including Nova Scotia, New Brunswick, Manitoba and Prince Edward Island): LETTERS, *two cents for each ounce* or fraction thereof; Books, Circulars and similar printed matter, *one cent for each two ounces* or fraction thereof. SECOND CLASS MATTER, same as in the United States; SAMPLES AND MERCHANDISE, *one cent per ounce*. Packages must not exceed 4lbs. 6 oz. in weight prepayment compulsory.

TO MEXICO: Letters, Postal Cards and printed matter, same rates as in the United States. SAMPLES, *one cent per ounce*; MERCHANDISE other than Samples can only be sent by Parcel Post.

TO AUSTRALIA (except New South Wales, Queensland and Victoria), *via San Francisco*: ON LETTERS, *five cents for each half ounce* or fraction thereof. To places excepted above, *twelve cents for each half ounce*; on NEWSPAPERS, *two cents each*—prepayment compulsory.

LIMITS OF SIZE AND WEIGHT: Packages of samples of merchandise to the countries named above (except Great Britain, France, Belgium and Switzerland), must not exceed $8\frac{3}{4}$ oz., nor measure more than 8 in. in length, 4 in breadth and two in depth; and packages of printed matter must not exceed 4lbs. 6 oz. Packages of merchandise samples to Great Britain, France, Belgium, Switzerland and Argentine Republic are limited to 12 oz. in weight, 12 in. in length, 8 in width, and four in depth. Packages of printed matter to Germany and Great Britain are limited to 2 ft. in length and 1 ft. in each other dimension.

Tables of Weights and Measures.

TROY WEIGHT.

24 grains make 1 pennyweight, 20 pennyweights make 1 ounce. By this weight gold, silver and jewels only are weighed. The ounce and pound in this, are same as in Apothecarys' weight.

APOTHECARYS' WEIGHT.

20 grains make one scruple, 3 scruples make 1 drachm, 8 drachms make 1 ounce 12 ounces make 1 pound.

AVOIRDUPOIS WEIGHT.

16 drachms make 1 ounce, 16 ounces make 1 pound, 25 pounds make 1 quarter, 4 quarters make 100-weight, 2,000 pounds make a ton.

DRY MEASURE.

2 pints make 1 quart, 8 quarts make 1 peck, 4 pecks make one hushel, 36 hushels make 1 chaldron.

LIQUID OR WINE MEASURE.

4 gills make 1 pint, 2 pints make 1 quart, 4 quarts make 1 gallon, $31\frac{1}{2}$ gallons make one barrel, 2 harrels make 1 hogshhead.

TIME MEASURE.

60 seconds make 1 minute, 60 minutes make 1 hour, 24 hours make 1 day, 7 days make 1 week, 4 weeks make 1 lunar month, 28, 29, 30, or 31 days make 1 calendar month (30 days make 1 month in computing interest), 52 weeks and 1 day, or 12 calendar months, make 1 year, 365 days, 5 hours, 48 minutes and 49 seconds make 1 solar year.

CIRCULAR MEASURE.

60 seconds make 1 minute, 60 minutes make 1 degree, 30 degree make 1 sign, 90 degrees make 1 quadrant, 4 quadrants or 360 degrees make 1 circle.

LONG MEASURE—DISTANCE.

3 barleycorns 1 inch, 12 inches 1 foot, 3 feet 1 yard, $5\frac{1}{2}$ yards 1 rod, 40 rods 1 furlong, 8 furlongs one mile.

CLOTH MEASURE.

$2\frac{1}{2}$ inches 1 nail, 4 nails 1 quarter, 4 quarters 1 yard.

MISCELLANEOUS.

3 inches 1 palm, 4 inches 1 hand, 6 inches 1 span, 18 inches 1 cubit, 21.8 inches 1 Bible cubit, $2\frac{1}{2}$ feet 1 military pace.

SQUARE MEASURE.

144 square inches 1 square foot, 9 square feet 1 square yard, $30\frac{1}{4}$ square yards 1 square rod, 40 square rods 1 rood, 4 roods 1 acre, or 160 square rods one acre.

SURVEYOR'S MEASURE.

7.92 inches 1 link, 25 links 1 rod, 4 rods 1 chain, 10 square chains or 160 square rods, 1 acre, 640 acres one square mile.

CUBIC MEASURE.

1728 cubic inches 1 cubic foot, 27 cubic feet 1 cubic yard, 128 cubic feet 1 cord (wood), 40 cubic feet 1 ton (shipping), 2150.42 cubic inches 1 standard bushel, 231 cubic inches 1 standard gallon, 1 cubic foot four-fifths of a bushel.

MISCELLANEOUS TABLE.

12 things make	1 dozen.
12 dozen make	1 gross.
12 gross make	1 great gross.
20 things make	1 score.
196 pounds of flour make	1 barrel.
200 pounds of beef or pork make	1 barrel.
135 pounds of potatoes or apples make	1 barrel.
280 pounds of salt make	1 barrel.
400 pounds of molasses make	1 barrel.
200 pounds of sugar make	1 barrel.
240 pounds of lime make	1 barrel.
100 pounds of fish make	1 quintal.
100 pounds of nails make	1 keg.
50 pounds of soap make	1 box.
20 pounds of raisins make	1 box.
2 pounds of cigars make	1 box.
20 pounds of soda make	1 box.
40 pounds of cheese make	1 box.
25 pounds of tobacco make	1 box.
62 pounds of tea make	1 box.
60 pounds of saleratus make	1 box.
25 pounds of chocolate make	1 box.
56 pounds of butter make	1 firkin.
5 pounds of spices make	1 can.
1100 pounds of rice make	1 tierce.
2150 42 cubic inches make	1 bushel.
231 cubic inches make	1 gallon.
14 pounds make	1 stone.
43560 feet make	1 acre.
100 square feet make	1 square.
5280 feet make	1 mile.
24¾ cubic feet make	1 perch of stone.
128 cubic feet make	1 cord.
140 lbs. of lime make	1 cask.

A CUBIC FOOT OF

	Pounds.		Pounds
Common soil weighs	124	Clay or stone weighs	160
Strong " "	127	Cork	15
Loose earth or sand " "	95	Tallow	59
Clay	135	Bricks	125
Lead	708¾	Marble	171
Copper	555	Granite	165
Wrought iron	486¾	Oak wood	55
Anthracite coal	50-55	Red pine	42
Bituminous " "	45-55	White pine	30

THE METRIC SYSTEM.

WEIGHTS.

<i>Metric Denominations and Values.</i>		<i>Equivalents in Denominations in use.</i>	
NAMES.	No. Grams.	Weight of what quantity of water at maximum density.	Avoirdupois Weight.
Millier or tonneau	= 1,000,000	= 1 cubic meter	= 2204.6 pounds.
Quintal	= 100,000	= 1 hectoliter	= 220.46 pounds.
Myriagram	= 10,000	= 10 liters	= 22.046 pounds.
Kilogram or kilo	= 1,000	= 1 liter	= 2.2046 pounds.
Hectogram	= 100	= 1 deciliter	= 3.5274 ounces.
Dekagram	= 10	= 10 c. centimet.	= 0.3527 ounces.
Gram	= 1	= 1 c. centimet.	= 15.432 grains.
Decigram	= .1	= 1 c. centimet.	= 1.5432 grains.
Centigram	= .01	= 10 c. millimet.	= 0.1543 grain.
Milligram	= .001	= 1 c. millimet.	= 0.0154 grain.

MEASURES OF LENGTH.

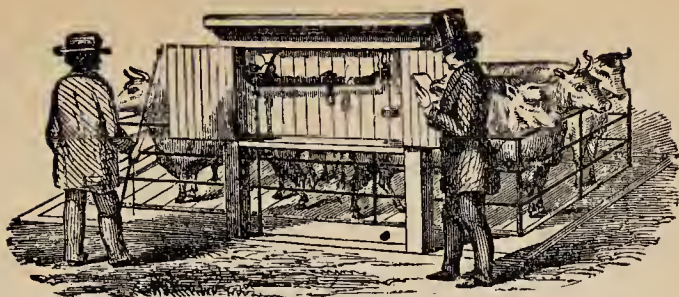
<i>Metric Denominations and Values.</i>		<i>Equivalents in Denominations in use.</i>	
Myriameter	= 10,000 meters	= 6.2137 miles.	
Kilometer	= 1,000 meters	= 0.62.137 m. or 3,280 feet	10 inches.
Hectometer	= 100 meters	= 328 feet and 1 inch.	
Dekameter	= 10 meters	= 393.7 inches.	
Meter	= 1 meter	= 39.37 inches.	
Decimeter	= .1 of a meter	= 3.937 inches.	
Centimeter	= .01 of a meter	= 0.3937 inch.	
Millimeter	= .001 of a meter	= 0.0394 inch.	

MEASURES OF SURFACE.

<i>Metric Denominations and Values.</i>		<i>Equivalents in Denominations in use.</i>	
Hectare	= 10,000 square meters	= 2.471 acres.	
Are	= 100 square meters	= 119.6 square yards.	
Centare	= 1 square meter	= 1,550 square inches.	

MEASURES OF CAPACITY.

<i>Metric Denominations and Values.</i>			<i>Equivalents in Denominations in use.</i>	
NAMES.	No. Liters.	Cubic Measure.	Dry Measure.	Wine Measure.
Kiloliter	= 1,000	= 1 cubic meter	= 1.308 cubic yards	= 264.17 galls.
Hectoliter	= 100	= .1 cubic meter	= 2 bush. 3.35 pks.	= 26.417 galls.
Decaliter	= 10	= 10 c. decimeters	= 9.68 quarts	= 2.6417 galls.
Liter	= 1	= 1 c. decimeter	= 0.908 quarts	= 1.0567 quarts.
Deciliter	= .1	= .1 c. decimeter	= 6.1022 cubic inch.	= 0.845 gills.
Centiliter	= .01	= 10 c. centimeters	= 0.6102 cubic inch.	= 0.338 fluid oz.
Milliliter	= .001	= 1 c. centimeter	= 0.061 cubic inch.	= 0.27 fluid dr.



RAPID METHODS IN BUSINESS CALCULATIONS.

To Multiply any Two Numbers together, each having the same Fractions.

- Rule.*—1. Multiply the whole numbers together.
 2. Add the two numbers together and multiply this sum by either one of the fractions.
 3. Multiply the two fractions together.
 4. Add the results together.

EXAMPLE:

$$\begin{array}{r} 123\frac{3}{4} \\ 8\frac{3}{4} \\ \hline 96 \\ 15 \\ \hline 111\frac{9}{16} \text{ Ans.} \end{array}$$

How to Multiply any Mixed Numbers.

- Rule.*—1. Multiply the whole numbers together.
 2. Multiply the upper whole number by the lower fraction.
 3. Multiply the lower whole number by the upper fraction.
 4. Multiply the fractions together.
 5. Add the four products together.

EXAMPLE.—MULTIPLY $16\frac{2}{3}$ BY $9\frac{3}{4}$.

1. Whole numbers multiplied.....
2. Multiply 16 by $\frac{3}{4}$
3. Multiply 9 by $\frac{2}{3}$
4. Multiply $\frac{2}{3}$ by $\frac{3}{4}$ = $\frac{6}{12}$ or
5. Add results together... ..

$$\begin{array}{r} 162\frac{2}{3} \\ 93\frac{3}{4} \\ \hline 144 \\ 12 \\ 6 \\ \hline 162\frac{1}{2} \text{ Ans.} \end{array}$$

N. B.—The examples should be worked by not writing out the middle parts, but add the amounts mentally.

Business Methods for Multiplying all kinds of Mixed Numbers.

Rule.—Multiply the whole numbers together, then multiply each whole number by the fraction in the other number to its nearest unit and add the products.

NOTE.—In business it is the custom to reject fractions less than $\frac{1}{2}$ in each sum and count one for each fraction over $\frac{1}{2}$.

How much will $34\frac{3}{4}$ yards of cloth cost at $22\frac{1}{2}$ cents per yard?

Solution, $34 \times 22 = \$7.48$

$34 \times \frac{1}{2} = .17$

Nearest unit, $22 \times 34 = .16$ (We omit the fraction and call it 16.)

$\frac{3}{4} \times \frac{1}{2} = \frac{3}{8}$

$\$7.81\frac{3}{8}$ Ans.

What is the cost of 17 dozen and 9 eggs at $12\frac{1}{2}$ cents per dozen?

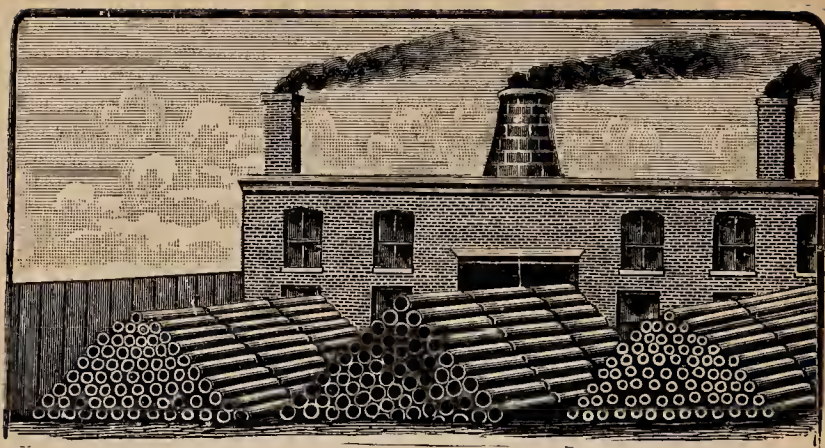
Solution, $17 \times 12 = \$2.04$

$17 \times \frac{1}{2} = 9$ (Make the $\frac{1}{2}$ a unit.)

9 eggs = $\frac{3}{4}$ dozen, $12 \times \frac{3}{4} = 9$

$\$2.22$ Ans.

N. B.—The last fraction in business is generally omitted.



A TILE FACTORY.

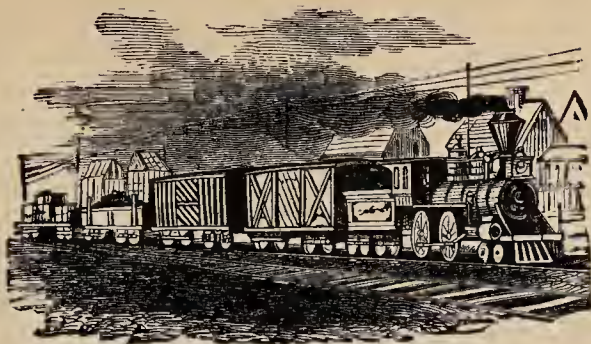
HOW TO FIND THE CARRYING CAPACITY OF TILE.

GALLONS PER MINUTE.

SIZE OF TILE.	FALL PER 100 FEET.						
	1 in.	3 in.	6 in.	9 in.	12 in.	24 in.	36 in.
3-inch	13	23	32	40	46	64	79
4-inch	27	47	66	81	93	131	163
6-inch	75	129	183	224	258	364	450
8-inch	153	265	375	460	529	750	923
9-inch	205	355	593	617	711	1006	1240
10-inch	267	463	655	803	926	1310	1613
12-inch	422	730	1033	1273	1468	2076	2551

A large tile will carry more water according to its size than a small one. This is because there is less surface on the inside of the large tile compared with the size of stream, and therefore less friction. More water will flow through a straight tile than a crooked one having the same diameter.

EXAMPLE: A nine-inch tile at 6 inches fall to the 100 feet will flow 593 gals. per minute.



CARRYING CAPACITY OF FREIGHT CARS.

ONE CAR-LOAD.

Salt.....	80 to 100 bbls.	Sheep.....	80 to 100 head.
Lumber....	8,000 to 13,000 feet.	Hay.....	10 tons.
Barley	417 to 833 bush.	Coal.....	12 to 20 tons.
Wheat	333 to 666 bush.	Stone	2 cords.
Corn	357 to 714 bush.	Tile, 3-inch...	6,000 feet.
Potatoes	333 to 666 bush.	Tile, 4-inch...	4,000 feet.
Oats.....	625 to 1,250 bush.	Tile, 6-inch...	2,500 feet.
Rye	357 to 714 bush.	Tile, 10-inch...	1,200 feet.
Cattle.....	16 to 24 head.	Tile, 12-inch...	1,000 feet.
Hogs.....	40 to 60 head.	Gravel	7 cubic yards.

WIRE FENCE MATERIALS.

NUMBER OF STAPLES TO THE POUND.

1 $\frac{1}{4}$ inch.....	100 to the pound.
1 $\frac{1}{2}$ inch.....	85 to the pound.
1 $\frac{3}{4}$ inch.....	72 to the pound.

NUMBER OF POUNDS BARB-WIRE TO THE ROD.

Common Glidden Barb-wire.....	1 $\frac{1}{10}$ lbs. to the rod.
Double Thick Glidden Barb-wire.....	1 $\frac{1}{5}$ lbs. to the rod.
Plain Fence Wire	1 lb. to the rod.



How to Estimate the Contents of a Pile of Grain, Potatoes, Hay or Wood.

Rule.—Put the commodity in the form of a heap. Then multiply the diameter in feet by itself, and then again by the height in feet, and divide the result by 4, and you have the approximate contents in bushels.

Example:—How many bushels in a heap of grain 6 feet in diameter and 3 feet high?

Solution:— $6 \times 6 \times 3 \div 4 = 27$ bushels. Ans.

How Many Nails to the Pound.

	No. to the lb.	Length in inches.
3 penny fine.....	700	1¼
3 penny common.....	480	1¼
4 penny common.....	300	1½
6 penny common.....	160	2
8 penny common.....	92	2½
10 penny common.....	60	3
16 penny common.....	32	3½
20 penny common.....	24	4
40 penny common.....	14	5
60 penny common.....	8	6
8 penny fence.....	50	2½
10 penny fence.....	34	3



How to Figure Up a Load of Grain.

Rule.—Find the total number of pounds and divide that by the number of pounds in one bushel and it will equal the number of bushels.

Example : How many bushels in 2840 pounds of wheat, and what will it cost at 90 cents per bushel ?

Solution : $2840 \div 60 = 47$ bushel and 20 pounds or $47\frac{2}{3}$ bushels.

$$47\frac{2}{3} \times 90 \text{ c.} = \$39.60. \quad \text{Ans.}$$

How to Use the Grain Table.

The heavy type column represents the weight of the load, and the number of bushels and pounds are at the right under the kind of grain. See example at the foot of next page.

How to Find the Number of Bushels in a Load of Grain at Sight.

W'g't.	Oats. 32 lbs.		Corn, Rye. 56 lbs.		Barley. 48 lbs.		Wheat. 60 lbs.		W'g't.	Oats. 32 lbs.		Corn, Rye. 56 lbs.		Barley. 48 lbs.		Wheat. 60 lbs.	
	Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs.		Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs.	Bus.	Lbs.
1500	46	28	26	44	31	12	25	00	2000	62	16	35	40	41	32	33	20
1510	47	06	26	54	31	22	25	10	2010	62	26	35	50	41	42	33	30
1520	47	16	27	08	31	32	25	20	2020	63	04	36	04	42	04	33	40
1530	47	26	27	18	31	42	25	30	2030	63	14	36	14	42	14	33	50
1540	48	04	27	28	32	04	25	40	2040	63	24	36	24	42	24	34	00
1550	48	14	27	38	32	14	25	50	2050	64	02	36	34	42	34	34	10
1560	48	24	27	48	32	24	26	00	2060	64	12	36	44	42	44	34	20
1570	49	02	28	02	32	34	26	10	2070	64	22	36	54	43	06	34	30
1580	49	12	28	12	32	44	26	20	2080	65	00	37	08	43	16	34	40
1590	49	22	28	22	33	06	26	30	2090	65	10	37	18	43	26	34	50
1600	50	00	28	32	33	16	26	40	2100	65	20	37	28	43	36	35	00
1610	50	10	28	42	33	26	26	50	2110	65	30	37	38	43	46	35	10
1620	50	20	28	52	33	36	27	00	2120	66	08	37	48	44	08	35	20
1630	50	30	29	06	33	46	27	10	2130	66	18	38	02	44	18	35	30
1640	51	08	29	16	34	08	27	20	2140	66	28	38	12	44	28	35	40
1650	51	18	29	26	34	18	27	30	2150	67	06	38	22	44	38	35	50
1660	51	28	29	36	34	28	27	40	2160	67	16	38	32	45	00	36	00
1670	52	06	29	46	34	38	27	50	2170	67	26	38	42	45	10	36	10
1680	52	16	30	00	35	00	28	00	2180	68	04	38	52	45	20	36	20
1690	52	26	30	10	35	10	28	10	2190	68	14	39	06	45	30	36	30
1700	53	04	30	20	35	20	28	20	2200	68	24	39	16	45	40	36	40
1710	53	14	30	30	35	30	28	30	2210	69	02	39	26	46	02	36	50
1720	53	24	30	40	35	40	28	40	2220	69	12	39	36	46	12	37	00
1730	54	02	30	50	36	02	28	50	2230	69	22	39	46	46	22	37	10
1740	54	12	31	04	36	12	29	00	2240	70	00	40	00	46	32	37	20
1750	54	22	31	14	36	22	29	10	2250	70	10	40	10	46	42	37	30
1760	55	00	31	24	36	32	29	20	2260	70	20	40	20	47	04	37	40
1770	55	10	31	34	36	42	29	30	2270	70	30	40	30	47	14	37	50
1780	55	20	31	44	37	04	29	40	2280	71	08	40	40	47	24	38	00
1790	55	30	31	54	37	14	29	50	2290	71	18	40	50	47	34	38	10
1800	56	08	32	08	37	24	30	00	2300	71	28	41	04	47	44	38	20
1810	56	18	32	18	37	34	30	10	2310	72	06	41	14	48	06	38	30
1820	56	28	32	28	37	44	30	20	2320	72	16	41	24	48	16	38	40
1830	57	06	32	38	38	06	30	30	2330	72	26	41	34	48	26	38	50
1840	57	16	32	48	38	16	30	40	2340	73	04	41	44	48	36	39	00
1850	57	26	33	02	38	26	30	50	2350	73	14	41	54	48	46	39	10
1860	58	04	33	12	38	36	31	00	2360	73	24	42	08	49	08	39	20
1870	58	14	33	22	38	46	31	10	2370	74	02	42	18	49	18	39	30
1880	58	24	33	32	39	08	31	20	2380	74	12	42	28	49	28	39	40
1890	59	02	33	42	39	18	31	30	2390	74	22	42	38	49	38	39	50
1900	59	12	33	52	39	28	31	40	2400	75	00	42	48	50	00	40	00
1910	59	22	34	06	39	38	31	50	2410	75	10	43	02	50	10	40	10
1920	60	00	34	16	40	00	32	00	2420	75	20	43	12	50	20	40	20
1930	60	10	34	26	40	10	32	10	2430	75	30	43	22	50	30	40	30
1940	60	20	34	36	40	20	32	20	2440	76	08	43	32	50	40	40	40
1950	60	30	34	46	40	30	32	30	2450	76	18	43	42	51	02	40	50
1960	61	08	35	00	40	40	32	40	2460	76	28	43	52	51	12	41	00
1970	61	18	35	10	41	02	32	50	2470	77	06	44	06	51	22	41	10
1980	61	28	35	20	41	12	33	00	2480	77	16	44	16	51	32	41	20
1990	62	06	35	30	41	22	33	10	2490	77	26	44	26	51	42	41	30
									2500	78	04	44	36	52	04	41	40

Example :—How many bushels of oats in 2,490 pounds ?

Answer :—77 bushels and 26 pounds.

How to Find the Cost of Coal, Hay, Etc., at Sight.

COST PER POUND OR TON.

No. Lbs.	25	50	75	\$ 1 00	\$ 2 00	\$ 3 00	\$ 4 00	\$ 5 00	\$ 6 00	\$ 7 00	\$ 8 00	\$ 9 00	\$ 10 00	\$ 11 00	\$ 12 00
3	.....	.....	.....	.....	.....	.....	1	1	1	1	1	1	2	2	2
7	.....	.....	.....	.....	1	1	1	2	2	2	3	3	4	4	4
10	.....	.....	.....	1	1	2	2	3	3	4	4	5	5	6	6
20	.....	1	1	2	2	3	4	5	6	7	8	9	10	11	12
30	.....	1	1	2	3	5	6	8	9	11	12	14	15	17	18
40	1	1	2	2	4	6	8	10	12	14	16	18	20	22	24
50	1	1	2	3	5	8	10	13	15	18	20	23	25	28	30
60	1	2	2	3	6	9	12	15	18	21	24	27	30	33	36
70	1	2	3	4	7	11	14	18	21	25	28	32	35	39	42
80	1	2	3	4	8	12	16	20	24	28	32	36	40	44	48
90	1	2	3	5	9	14	18	23	27	32	36	41	45	50	54
100	1	3	4	5	10	15	20	25	30	35	40	45	50	55	60
200	3	5	8	10	20	30	40	50	60	70	80	90	1 00	1 10	1 20
300	4	8	11	15	30	45	60	75	90	1 05	1 20	1 35	1 50	1 65	1 80
400	5	10	15	20	40	60	80	1 00	1 20	1 40	1 60	1 80	2 00	2 20	2 40
500	6	13	19	25	50	75	1 00	1 25	1 50	1 75	2 00	2 25	2 50	2 75	3 00
600	8	15	23	30	60	90	1 20	1 50	1 80	2 10	2 40	2 70	3 00	3 30	3 60
700	9	18	26	35	70	1 05	1 40	1 75	2 10	2 45	2 80	3 15	3 50	3 85	4 20
800	10	20	30	40	80	1 20	1 60	2 00	2 40	2 80	3 20	3 60	4 00	4 40	4 80
900	11	23	34	45	90	1 35	1 80	2 25	2 70	3 15	3 60	4 05	4 50	4 95	5 40
1000	13	25	38	50	1 00	1 50	2 00	2 50	3 00	3 50	4 00	4 50	5 00	5 50	6 00
1100	14	28	41	55	1 10	1 65	2 20	2 75	3 30	3 85	4 40	4 95	5 50	6 05	6 60
1200	15	30	45	60	1 20	1 80	2 40	3 00	3 60	4 20	4 80	5 40	6 00	6 60	7 20
1300	16	33	49	65	1 30	1 95	2 60	3 25	3 90	4 55	5 20	5 85	6 50	7 15	7 80
1400	18	35	53	70	1 40	2 10	2 80	3 50	4 20	4 90	5 60	6 30	7 00	7 70	8 40
1500	19	38	56	75	1 50	2 25	3 00	3 75	4 50	5 25	6 00	6 75	7 50	8 25	9 00
1600	20	40	60	80	1 60	2 40	3 20	4 00	4 80	5 60	6 40	7 20	8 00	8 80	9 60
1700	21	43	64	85	1 70	2 55	3 40	4 25	5 10	5 95	6 80	7 65	8 50	9 35	10 20
1800	23	45	68	90	1 80	2 70	3 60	4 50	5 40	6 30	7 20	8 10	9 00	9 90	10 80
1900	24	48	71	95	1 90	2 85	3 80	4 75	5 70	6 65	7 60	8 55	9 50	10 45	11 40
1 TON	25	50	75	1 00	2 00	3 00	4 00	5 00	6 00	7 00	8 00	9 00	10 00	11 00	12 00
2 "	50	1 00	1 50	2 00	4 00	6 00	8 00	10 00	12 00	14 00	16 00	18 00	20 00	22 00	24 00
3 "	75	1 50	2 25	3 00	6 00	9 00	12 00	15 00	18 00	21 00	24 00	27 00	30 00	33 00	36 00
4 "	1 00	2 00	3 00	4 00	8 00	12 00	16 00	20 00	24 00	28 00	32 00	36 00	40 00	44 00	48 00
5 "	1 25	2 50	3 75	5 00	10 00	15 00	20 00	25 00	30 00	35 00	40 00	45 00	50 00	55 00	60 00

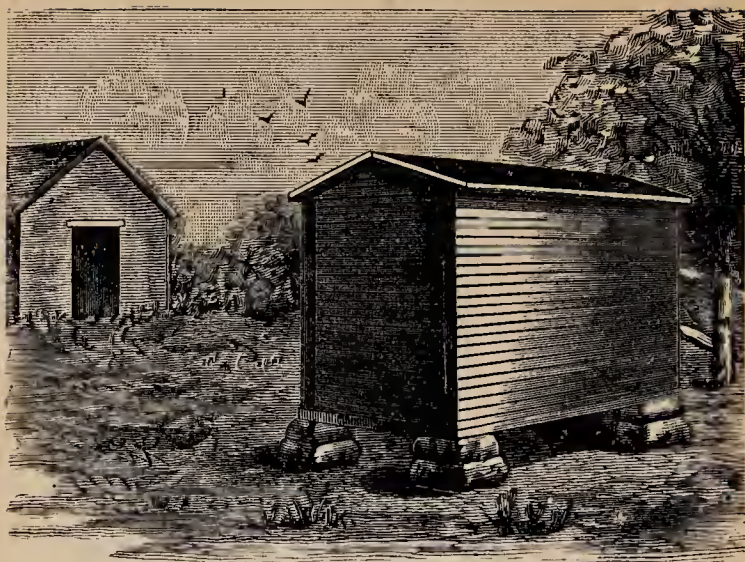
Example: What is the cost of 1300 pounds of coal at \$4.50 per ton?

$$\text{Solution: } \begin{array}{l} 1300 \text{ lbs. @ } \$4.00 = 2.60 \\ 1300 \text{ lbs. @ } 50c = .30 \\ \hline \end{array}$$

2.93 Ans.

Example: What is the cost of 1740 pounds of Hay at \$8.00 per ton?

$$\text{Solution: } 1740 \times 8 \div 2 = \$6.96. \text{ Ans.}$$



How to Measure Ear Corn in a Crib.

A busbel of corn means, either a bushel of shelled corn, or ear corn enough to make a bushel of shelled corn.

Rule.—Multiply the length in feet by the height in feet, and that again by the width in feet, multiply the result by 4, and cut off the right hand figure, and you have the contents in bushels of shelled corn.

Example : How many bushels of shelled corn in a crib of corn in the ear, 20 feet long, 10 feet high, and 8 feet wide ?

Solution : $20 \times 10 \times 8 \times 4 = 640.0$ bushels. **Ans.** This is counting $2\frac{1}{2}$ cubic feet to the bushel.

If the corn is medium good use the above rule. If good sound corn well settled multiply by 5 and cut off one figure instead of multiplying by 4.

When the crib is flared at the side multiply half the sum of the top and bottom widths in feet by the perpendicular height in feet, and then again by the length in feet, and then multiply the result by 4, and cut off the right hand figure.

Example : What is the contents of a crib 10 feet wide at the top, 6 feet wide at the bottom, 12 feet long, and 10 feet high ?

Solution : $10 + 6 \div 2 = 8$ feet average width. Then $12 \times 10 \times 8 \times 4 = 384.0$ bushels of shelled corn.

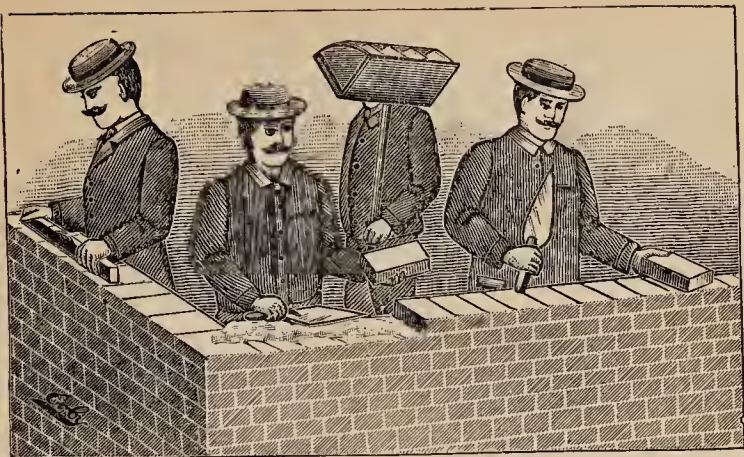
HOW TO FIND THE NUMBER OF HEAPED BUSHELS OF EAR CORN, APPLES OR POTATOES IN A CRIB OR BIN.

Rule.—Multiply the length in feet by the breadth in feet, and that again by the height in feet, and multiply the result by 6, and cut off the right hand figure, and that will equal the number of heaped bushels.

Example : How many bushels of potatoes in a bin 10 feet long, 8 feet wide, and 7 feet high ?

Solution : $10 \times 8 \times 7 \times 6 = 336.0$ heaped bushels.

N. B.—Deduct $\frac{1}{6}$ for shuck.



HOW MANY BRICKS FOR A CHIMNEY.

Bricks for chimneys are generally estimated for each foot in height, as follows :

Chimney.	Size of Flue.	Number of brick for each foot in height.
16 x 16.....	8 x 8.....	30
20 x 20.....	12 x 12.....	40
16 x 24.....	8 x 16.....	40
20 x 24.....	12 x 16.....	45

How to Find the Number of Common Brick in a Wall or Building.

A BRICK is 8 inches long, 4 inches wide and two inches thick, and contains 64 cubic inches. Twenty-seven brick make one cubic foot of wall without mortar, and it takes from 20 to 22 bricks according to the amount of mortar used to make a cubic foot of wall with mortar.

Rule—Multiply the length of the wall in feet by the height in feet, and that by its thickness in feet, and then multiply that result by 20, and the product will be the number of bricks in the wall.

Example : How many bricks in a wall 3 feet long, 20 feet high, and 18 inches thick ?

Solution : 30 length $\times$ 20 height $\times$ $1\frac{1}{2}$ thick = $900 \times 20 = 18,000$. Ans.

N. B.—For a wall 8 inches thick, multiply the length in feet by the height in feet, and that result by 15, and the product will equal the number of bricks.

When doors and windows occur in the wall, multiply their height, width and thickness together, and deduct the amount from the solid contents of the wall before multiplying by 20 or 15, as the case may be.



Facts Concerning Stone-work, Brick-Work and Plastering.

STONE-WORK.

1. A cord of stone, three bushels of lime and a cubic yard of sand will make 100 cubic feet of wall.
2. One cubic foot of stone-work weighs from 130 to 175 pounds.

BRICK-WORK.

3. Five courses of brick will make one foot in height on a chimney.
4. One cubic foot of brick-work with common mortar weighs from 100 to 110 pounds.
5. A cask of lime will make mortar sufficient for 1000 bricks.

FOR PLASTERING.

6. Six bushels of lime, 40 cubic feet* of sand, and $1\frac{1}{2}$ bushels of hair will plaster 100 square yards with two coats of mortar.

* N. B.—There are about $1\frac{1}{4}$ cubic feet in a bushel.

Short Method of Estimating Stone-work.

Rule.—Multiply the length in feet by the height in feet, and that by the thickness in feet, and divide this result by 22, and the quotient will be the number of perches of stone in the wall.

Example: A wall is $4 \times 15 \times 2 = 120$ the solid contents.
 $120 \div 22 = 5\frac{5}{11}$ perches.

N. B.—In a perch of stone there are $24\frac{3}{4}$ cubic feet, but $23\frac{3}{4}$ cubic feet are generally allowed for the mortar and filling.

FOR APPROXIMATE RESULTS.

Rule.—Multiply the length in feet by the height in feet by the thickness in feet, and multiply that result by 4, cutting off the two right hand figures, and the product will equal the number of perches of stone.



How to Find the Weight of Cattle by Measurement.

To find the approximate weight, measure as follows: 1. The girth behind the shoulders. 2. The length from the fore-part of the shoulder-blade along the back to the bone at the tail, in a vertical line with the buttocks. Then multiply the square of the girth in feet by five times the length in feet. Divide the product by 1.5 for average cattle, (if cattle be very fat, by 1.425; if very lean, by 1.575; and the quotient will be the dressed weight of the quarters. Thus: the girth of a steer is 6.5 feet, and the length from the shoulder-blade to the tail bone is 5.25. The square of 6.5 is 42.25, and 5 times 5.25 is 26.25. Multiplying these together gives 1109.0625, which, when divided by 1.5, produces 739.375 lbs. the approximate net weight of the steer after being dressed.

THE SHORT METHOD.

Multiply the length around the animal (back of the fore-shoulder) by itself, then multiply that result by 7 and divide the product thus obtained by 2, and you have the weight of the animal (nearly).

How to Find the Amount of Paper to Paper a Room.

Measure the distance around the room; deduct the width of each window and door; take $\frac{2}{3}$ of the result, and it will equal the number of strips required. Divide the result thus found by the number of strips that can be cut from one roll, and it will equal the number of rolls required to paper the room.

Each roll is $1\frac{1}{2}$ feet wide, 24 feet long and contains 36 square feet or 4 square yards.



Shorter Forms of How to Find the Contents of Cylindrical Cisterns, Tanks, Etc.

If you cut the largest possible square from a circle drawn on paper, the square will be a little more than $\frac{3}{4}$ of the whole circle. Therefore, to find the area of a circle, take $\frac{3}{4}$ of the square of the diameter (or for exactness .78) and the result will be the area of the circle.

Rule.—Multiply the square of the diameter of the cistern in feet, by the height in feet, and divide this result by 5, and it will equal the number of barrels the cistern will hold (approximately). (Or for exact results, instead of dividing by 5, take $\frac{3}{16}$ of the product.

Example : A cistern is 5 feet in diameter, and 8 feet deep. How many barrels will it hold ?

$$\text{Solution : } 5 \times 5 \times 8 = 200.$$

$$200 \div 5 = 40 \text{ barrels. Ans.}$$

To find the number of gallons, multiply by $31\frac{1}{2}$.

To Find the Number of Barrels in a Square Cistern.

Multiply the height, width and depth together, and divide the product obtained by 4 (or for exactness, by 4 2), and the result will equal the number of barrels of $31\frac{1}{2}$ gals. each, the cistern will hold.

$$\text{Example : } 4 \times 8 \times 5 = 160.$$

$$160 \div 4 = 40 \text{ barrels.}$$



How to Find the Contents of a Watering-Trough.

Rule.—Multiply the height in feet by the length in feet, and the product by the width in feet, and divide the result by 4, and you will have the contents in barrels or $31\frac{1}{2}$ gallons each.

Example : What is the contents of a watering trough 8 feet long, 4 feet wide, and 3 feet deep ?

Solution : $3 \times 4 \times 8 \div 4 = 24$ barrels.

NOTE.—For exact results multiply the length in inches by the height in inches, by the width in inches, and divide the result by 231, and you will have the contents in gallons.

Table for Finding the Contents of Square Tanks.

A Tank	Five feet by five feet holds	6	barrels.
"	Six feet by six feet holds	$8\frac{1}{2}$	"
"	Seven feet by seven feet holds....	$11\frac{1}{2}$	"
"	Eight feet by eight feet holds.....	$15\frac{1}{4}$	"
"	Nine feet by nine feet holds.....	$19\frac{1}{2}$	"
"	Ten feet by ten feet holds.....	$23\frac{3}{4}$	"

The above table is for one foot of depth only.

To find the contents of a trough, measure its depth in feet and multiply it by the contents of one foot in depth.



THE LIGHTNING METHOD FOR MEASURING LUMBER.

1. A FOOT OF LUMBER is one foot long, one foot wide and one inch thick.
2. PIECE STUFF OR DIMENSION STUFF is lumber that is two or more inches thick and of uniform width and length.
3. SCANTLING is usually from three to four inches wide and from two to four inches thick.
4. JOIST is 2-inch lumber of any width.
5. PLANK is two inches in thickness and wider than a scantling.

Rule for 12-foot Boards: Find the width of the boards in inches and add together, and the sum obtained will be equal to the number of feet in the pile. (Each inch in width equals one foot of lumber.)

Note: Use no fractions. If a board is between 9 and 10 inches wide, but nearer 9 than 10, call it 9; if nearer 10 than 9, call it 10. If it is $9\frac{1}{2}$, call it either 9 or 10.

For 14-foot Boards add the width of the boards in inches, and to the sum add $\frac{1}{6}$ of itself, and the result will equal the number of feet in the pile.

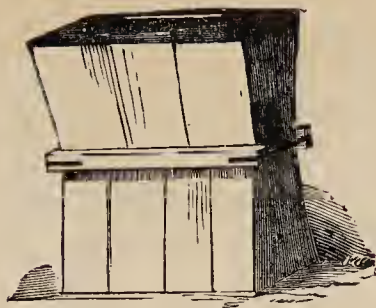
For 16-foot Lumber, add the width of the boards in inches and to that sum add $\frac{1}{3}$ of itself, and you will have the number of feet in the pile.

Example : How many feet of lumber in 10 boards, 9 inches wide, and 16 feet long?

Solution, $10 \times 9 = 90$.

$\frac{1}{3}$ of $90 = 30$.

$30 + 90 = 120$, the number of feet.



How to Find the Number of Shingles Required for a Roof.

Rule.—Multiply the length of the ridge pole by twice the length on one rafter, and, if the shingles are to be exposed $4\frac{1}{2}$ inches to the weather, multiply by 8, and if exposed 5 inches to the weather, multiply by 7, and you have the number of shingles.

NOTE.—Shingles are 16 inches long, and average about 4 inches wide. They are put up in bundles of 250 each.

How to Find the Number of Laths for a Room.

Rule.—Find the number of square yards in the room, and multiply by 18, and the result will be the number of laths.

NOTE.—Laths are usually 4 feet long, and 1 inch wide, and $\frac{1}{4}$ inch thick. It is estimated that 1000 laths, set $\frac{1}{4}$ of an inch apart, cover about 55 square yards.

How to Find the Number of Cords in a Pile of Wood.

A cord of wood is a pile 8 feet long, 4 feet wide and 4 feet high and contains 128 cubic feet.

Rule.—Multiply the length in feet by the width in feet and that result by the length in feet and divide the product by 128 and you have the number of cords.

Example: How many cords in a pile of wood 4 feet wide, 7 feet high, 24 feet long?

Solution: $4 \times 7 \times 24 = 672$ cubic feet. $672 \div 128 = 5\frac{1}{4}$ cords. Ans.

The Actual Weight of Dry Pine Lumber.

Timber.....	3 lbs. per ft.	White Pine Flooring.....	1.9 lbs. per ft.
Joists.....	2.8 " " "	Norway Flooring.....	2.3 " " "
Inch Lumber (rough)	2.6 " " "	Shingles.....	250 " " M.
Inch " (dressed)	2.3 " " "	Laths	500 " " M.



JOISTS, SCANTLING AND TIMBER MEASUREMENT.

Size in Inches.	Length in Feet.									
	12	14	16	18	20	22	24	26	28	30
2 x 4.....	8	9	11	12	13	15	16	17	19	20
2 x 6.....	12	14	16	18	20	22	24	26	28	30
2 x 8.....	16	19	21	24	27	29	32	35	37	40
2 x 10.....	20	23	27	30	33	37	40	43	47	50
2 x 12.....	24	28	32	36	40	44	48	52	56	60
3 x 4.....	12	14	16	18	20	22	24	26	28	30
3 x 6.....	18	21	24	27	30	33	36	39	42	45
3 x 8.....	24	28	32	36	40	44	48	52	56	60
3 x 10.....	30	35	40	45	50	55	60	65	70	75
3 x 12.....	36	42	48	54	60	66	72	78	84	90
4 x 4.....	16	19	21	24	27	29	32	35	37	40
4 x 6.....	24	28	32	36	40	44	48	52	56	60
4 x 8.....	32	37	43	48	53	59	64	69	75	80
4 x 10.....	40	47	53	60	67	73	80	87	93	100
4 x 12.....	48	56	64	72	80	88	96	104	112	120
6 x 6.....	36	42	48	54	60	66	72	78	84	90
6 x 8.....	48	56	64	72	80	88	96	104	112	120
6 x 10.....	60	70	80	90	100	110	120	130	140	150
6 x 12.....	72	84	96	108	120	136	144	156	168	180
8 x 8.....	64	75	85	96	107	117	128	139	149	160
8 x 10.....	80	93	107	120	133	147	160	173	187	200
8 x 12.....	96	112	128	144	160	176	192	208	224	240
10 x 10.....	100	117	133	150	167	183	200	217	233	250
10 x 12.....	120	140	160	180	200	220	240	260	280	300
12 x 12.....	144	168	192	216	240	264	288	312	336	360
12 x 14.....	168	196	224	252	280	308	336	364	392	420
14 x 14.....	196	229	261	294	327	359	392	425	457	490

Example: A timber 12 by 14 inches, 18 feet long, contains 252 square feet.

Board and Plank Measurement—At Sight.

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This table gives the sq. ft. and inches in Board from 6 to 25 in. wide, and from 8 to 36 ft. long. If a board be longer than 36 ft., unite two numbers. Thus, if a board is 40 ft. long, and 16 in. wide, add 36 and 10 and you have 53 ft. 4 inches. For 2 in. plank double the product.

Feet Long.	6 in.	7 in.	8 in.	9 in.	10 in.	11 in.	12 in.	13 in.	14 in.	15 in.
	w. ft.in.	w. ft.in.	w. ft.in.	w. ft.in.	w. ft.in.	w. ft.in.	w. ft.in.	w. ft.in.	w. ft.in.	w. ft.in.
8...	4 0	4 8	5 4	6 0	6 8	7 4	8 0	8 8	9 4	10 0
9...	4 6	5 3	6 0	6 9	7 6	8 3	9 0	9 9	10 6	11 3
10...	5 0	5 10	6 8	7 6	8 4	9 2	10 0	10 10	11 8	12 6
11...	5 6	6 5	7 4	8 3	9 2	10 1	11 0	11 11	12 10	13 9
12...	6 0	7 0	8 0	9 0	10 0	11 0	12 0	13 0	14 0	15 0
13...	6 6	7 7	8 8	9 9	10 10	11 11	13 0	14 1	15 2	16 3
14...	7 0	8 2	9 4	10 6	11 8	12 10	14 0	15 2	16 4	17 6
15...	7 6	8 9	10 0	11 3	12 6	13 9	15 0	16 3	17 6	18 9
16...	8 0	9 4	10 8	12 0	13 4	14 8	16 0	17 4	18 8	20 0
17...	8 6	9 11	11 4	12 9	14 2	15 7	17 0	18 5	19 10	21 3
18...	9 0	10 6	12 0	13 6	15 0	16 6	18 0	19 6	21 0	22 6
19...	9 6	11 1	12 8	14 3	15 10	17 5	19 0	20 7	22 2	23 9
20...	10 0	11 8	13 4	15 0	16 8	18 4	20 0	21 8	23 4	25 0
21...	10 6	12 3	14 0	15 9	17 6	19 3	21 0	22 9	24 6	26 3
22...	11 0	12 10	14 8	16 6	18 4	20 2	22 0	23 10	25 8	27 6
23...	11 6	13 5	15 4	17 3	19 2	21 1	23 0	24 11	26 10	28 0
24...	12 0	14 0	16 0	18 0	20 0	22 0	24 0	26 0	28 0	30 0
25...	12 6	14 7	16 8	18 9	20 10	22 11	25 0	27 1	29 2	31 3
26...	13 0	15 2	17 4	19 6	21 8	23 10	26 0	28 2	30 4	32 6
27...	13 6	15 9	18 0	20 3	22 6	24 9	27 0	29 3	31 6	33 9
28...	14 0	16 4	18 8	21 0	23 4	25 8	28 0	30 4	32 8	35 0
29...	14 6	16 11	19 4	21 9	24 2	26 7	29 0	31 5	33 10	36 3
30...	15 0	17 6	20 0	22 6	25 0	27 6	30 0	32 6	35 0	37 6
31...	15 6	18 1	20 8	23 3	25 10	28 5	31 0	33 7	36 2	38 9
32...	16 0	18 8	21 4	24 0	26 8	29 4	32 0	34 8	37 4	40 0
33...	16 6	19 3	22 0	24 9	27 6	30 3	33 0	35 9	38 6	41 3
34...	17 0	19 10	22 8	25 6	28 4	31 2	34 0	36 10	39 8	42 6
35...	17 6	20 5	23 4	26 3	29 2	32 1	35 0	37 11	40 10	43 9
36...	18 0	21 0	24 0	27 0	30 0	33 0	36 0	39 0	42 0	45 0

	16 in.	17 in.	18 in.	19 in.	20 in.	21 in.	22 in.	23 in.	24 in.	25 in.
8...	10 8	11 4	12 0	12 8	13 4	14 0	14 8	15 4	16 0	16 8
9...	12 0	12 9	13 6	14 3	15 0	15 9	16 6	17 3	18 0	18 9
10...	13 4	14 2	15 0	15 10	16 8	17 6	18 4	19 2	20 0	20 10
11...	14 8	15 7	16 6	17 5	18 4	19 3	20 2	21 1	22 0	22 11
12...	16 0	17 0	18 0	19 0	20 0	21 0	22 0	23 0	24 0	25 0
13...	17 4	18 5	19 6	20 7	21 8	22 9	23 10	24 11	26 0	27 1
14...	18 8	19 10	21 0	22 2	23 4	24 6	25 8	26 10	28 0	29 2
15...	20 0	21 3	22 6	23 9	25 0	26 3	27 6	28 9	30 0	31 3
16...	21 4	22 8	24 0	25 4	26 8	28 0	29 4	30 8	32 0	33 4
17...	22 8	24 1	25 6	26 11	28 4	29 9	31 2	32 7	34 0	35 5
18...	24 0	25 6	27 0	28 6	30 0	31 6	33 0	34 6	36 0	37 6
19...	25 4	26 11	28 6	30 1	31 8	33 3	34 10	36 5	38 0	39 7
20...	26 8	28 4	30 0	31 8	33 4	35 0	36 8	38 4	40 0	41 8
21...	28 0	29 9	31 6	33 3	35 0	36 9	38 6	40 3	42 0	43 9
22...	29 4	31 2	33 0	34 10	36 8	38 6	40 4	42 2	44 0	45 10
23...	30 8	32 7	34 6	36 5	38 4	40 3	42 2	44 1	46 0	47 11
24...	33 0	34 0	36 0	38 0	40 0	42 0	44 0	46 4	48 0	50 0
25...	34 4	35 5	37 6	39 7	41 8	43 9	45 10	47 11	50 0	52 1
26...	35 8	36 10	39 0	41 2	43 4	45 6	47 8	49 10	52 0	54 2
27...	36 0	38 3	40 6	42 9	45 0	47 3	49 6	51 9	54 0	56 3
28...	37 4	39 8	42 0	44 4	46 8	49 0	51 4	53 8	56 0	58 4
29...	38 8	41 1	43 6	45 11	48 4	50 9	53 2	55 7	58 0	60 5
30...	40 0	42 6	45 0	47 6	50 0	51 6	55 0	57 6	60 0	62 6

HOW TO REDUCE LOGS TO INCH BOARD MEASURE.

L. Feet.	Diam. 12	Diam. 13	Diam. 14	Diam. 15	Diam. 16	Diam. 17	Diam. 18	Diam. 19	Diam. 20	Diam. 21	Diam. 22	Diam. 23	Diam. 24	Diam. 25	Diam. 26	Diam. 27	Diam. 28
10	49	61	72	89	99	116	133	150	175	190	209	235	252	287	313	342	363
11	54	67	79	98	109	127	147	165	192	209	230	259	278	315	344	377	400
12	59	73	86	107	119	139	160	180	210	228	251	283	303	344	373	411	436
13	64	79	93	116	129	150	173	195	227	247	272	306	328	373	408	445	473
14	69	85	100	125	139	162	187	210	245	266	292	330	353	401	439	479	509
15	64	91	107	134	149	173	200	225	262	285	313	353	379	430	469	514	545
16	79	97	114	142	159	185	213	240	280	304	334	377	404	459	500	548	582
17	83	103	122	151	168	196	227	255	297	323	355	400	429	478	531	582	618
18	88	109	129	160	178	208	240	270	315	342	376	424	454	516	562	616	654
19	93	116	136	169	188	219	253	285	332	361	397	447	480	545	594	650	692
20	98	122	143	178	198	232	267	300	350	380	418	470	505	573	625	684	728
21	103	128	150	187	208	243	280	315	368	399	439	495	530	602	656	719	764
22	108	134	157	196	218	255	293	330	385	418	460	518	555	631	688	753	800
23	113	140	164	205	228	266	307	345	403	437	480	542	581	659	719	787	837
24	118	146	172	214	238	278	320	360	420	456	501	566	606	688	750	821	873
25	123	152	179	223	248	289	333	375	438	475	522	589	631	717	781	850	910

L. Feet.	Diam. 29	Diam. 30	Diam. 31	Diam. 32	Diam. 33	Diam. 34	Diam. 35	Diam. 36	Diam. 37	Diam. 38	Diam. 39	Diam. 40	Diam. 41	Diam. 42	Diam. 43
10	381	411	408	460	490	500	547	577	644	667	700	752	795	840	872
11	419	451	448	506	569	550	602	634	718	734	770	828	874	924	959
12	457	493	532	552	588	600	657	692	772	801	840	903	954	1007	1046
13	495	534	570	598	637	650	712	750	836	868	910	978	1033	1091	1134
14	533	575	622	644	686	700	766	807	901	934	980	1053	1113	1175	1221
15	571	616	666	690	735	750	821	865	965	1001	1050	1129	1192	1269	1309
16	609	657	710	736	784	800	876	923	1029	1068	1120	1204	1272	1343	1396
17	647	698	756	782	833	850	930	980	1094	1134	1190	1279	1351	1427	1483
18	685	739	799	828	882	900	985	1038	1158	1201	1260	1354	1431	1511	1570
19	723	780	843	874	931	950	1040	1096	1222	1268	1330	1430	1510	1595	1658
20	761	821	888	920	980	1000	1095	1152	1287	1335	1400	1505	1590	1679	1745
21	800	863	932	966	1027	1050	1150	1210	1351	1401	1470	1580	1669	1763	1832
22	838	904	976	1012	1078	1100	1204	1268	1426	1468	1540	1656	1749	1847	1919
23	876	945	1021	1058	1127	1150	1259	1322	1490	1535	1610	1731	1828	1931	2006
24	914	986	1065	1104	1176	1200	1314	1380	1545	1602	1680	1806	1908	2015	2094
25	952	1027	1109	1150	1225	1250	1369	1438	1609	1668	1750	1881	1987	2099	2182

HOW TO USE THE LOG TABLE.

First find the average diameter of the log by adding together the two ends of the log, in inches; then divide by two and the result will equal the average diameter, and then apply the above table.

Example.—How many feet of lumber is there in a log 15 inches at one end and 21 inches at the other, and 22 feet long?

Solution.— $15 + 21 = 36$ one half of $36 = 18$ inches the average diameter.

Then refer to the column under 18 inches opposite of 22 and you will find the answer—293 feet.



How to Ascertain the Number of Feet (Board Measure) in a Log.

Rule: Subtract from the diameter of the log in inches, 4 inches (for slabs), one-fourth of this result squared and multiplied by the length in feet, will give the correct amount of lumber made from any log.

Example:—How many feet of lumber can be made from a log which is 36 inches in diameter and 10 feet long?

Solution:—From 36 (diameter) subtract 4 (for slabs) = 32. Take $\frac{1}{4}$ of 32 = 8, which multiplied by itself equals 64. Then multiply 64 by 10 (length) = 640. Ans.

How to Find the Number of Cubic Feet in a Log.

Rule.—Multiply $\frac{1}{4}$ of the average circumference by itself, and this product by the length, the result will be the contents in cubic feet.

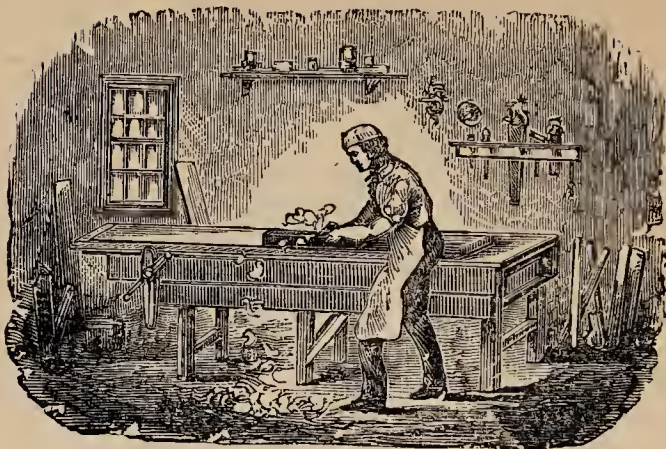
How to Measure Wood.

Wood is measured by the cord, which contains 128 cubic feet.

Rule.—Multiply the length in feet by the height in feet, and that again by the breadth in feet, and divide the result by 128, and you have the number of cords.

Example:—How many cords in a pile of wood 6 feet high, 12 feet long, and 4 feet wide?

Solution:— $4 \times 6 \times 12 \div 128 = 2\frac{1}{4}$ cords. Ans.



A COMPLETE SET OF CARPENTER'S RULES.

PLAIN, SIMPLE AND PRACTICAL.

1. THE GABLE is a space the form of a triangle on the end of a building, with a common double roof.
2. QUARTER PITCH.—Is a roof that is one-fourth as high as the width of the building.



Rule.—To find the area of the gable end, multiply the width of the building by the height of the roof, and take one-half of the result. Or, if the roof is "quarter pitch," find the area by multiplying the width of the roof by $\frac{1}{2}$ of itself.

3. To find the number of feet of stock boards to cover a house or barn.

Rule.—Multiply the distance around the barn by the height of the posts, and to this result add the area of the two gable ends. (If there are many openings, allowance should be made for them).

4. SHINGLES.—There are 250 shingles in a bunch.

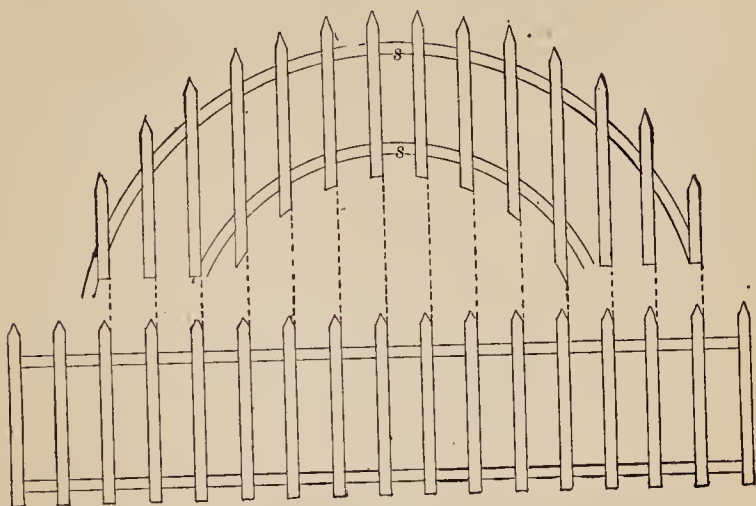
Rule.—One thousand shingles, laid 4 inches to the weather, will cover 100 square feet, and 900 shingles laid $4\frac{1}{2}$ inches to the weather, will cover 100 square feet,

5. FLOORS AND SIDING.—To find the number of feet of six-inch *matched flooring* for a given floor. Find the number of square feet of surface to be covered, and add $\frac{1}{2}$ of itself to it, and the result will be the required number of feet.

6. FOR 3-INCH FLOORING. Find the number of square feet to be covered, to which add $\frac{1}{3}$ of itself.

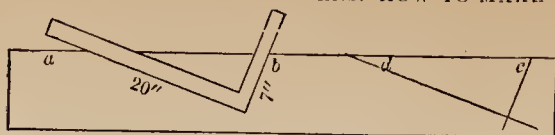
7. LATH—50 in a bunch.

Contractor's Rule.—One bunch of lath will cover 3 square yards.



Does it Take More Pickets to Build Over a Hill than on a Level?

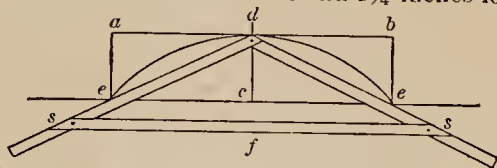
Many arguments and discussions have taken place over this simple problem. It takes no more pickets to build over a hill than on a level. You can see from the above figure, that the number of pickets are the same by actual count. The curve lines represent the hill, and the lower lines the level ground. The dotted lines join the two, and they make the same fence over the hill, and are no farther apart than on the level.



How to Find the Length and Bevels of Rafters.

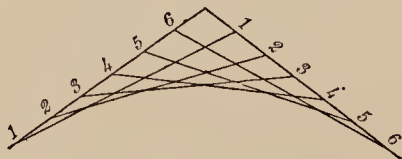
1. Place your steel square on a board (say the building is 40 feet long) 20 inches from the corner one way, and seven inches the other, and mark it as shown in the above figure. Now the angle at C. will be the bevel of the upper end, and the angle at d, the bevel at the lower end of the rafter.

2. LENGTH OF RAFTER.—The length will be from a to b on the outer edge of the board. The 20 inches shows the 20 feet or half of the width of the building, the 7 inches the seven foot rise. Now the distance from a to b , on the edge of the board, is 21 inches, two-twelfths and one-quarter of a twelfth, (always use a square with inches on one side divided into twelfths) therefore this rafter will be 21 feet and $2\frac{1}{4}$ inches long.



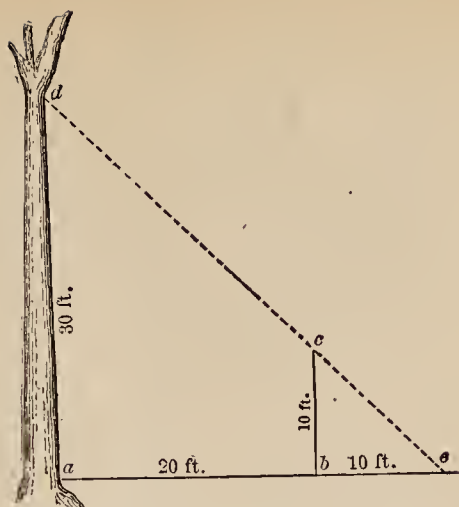
How to Make a Curve with a Set Triangle.

1. In the above figure let a, b , represent the length, and c, d , the height of the curve. Drive two awls at e and e ; then take two strips, marked *s.s.*, and nail them together at the point d , and spread out the sides to the awls at e and e . Then tack on the brace f , hold a pencil at the point d , then move the point towards the point e both ways, be sure and keep the strips *s.s.* hard against the awls at e and e , and the pencil will mark out the exact curve.



How to Make the Curves for Brick and Stone Arches.

Measure the width, and draw the figure as above. If the points in 1, 2, 3, 4, etc., are equal on both sides, the curve will be an exact part of a circle.



How to Find the Height of a Tree.

Suppose you desire a log 30 ft. long, measure off from the base of the tree 30 ft. (allow for the height of the stump), then measure ten feet back, and put your ten-foot pole at *b*, let some one hold it the height of the stump from the ground, then put your eye at *e*, looking over the top of the pole at *c*, and where the eye strikes the tree at *d*, will be 30 feet from *a*.

N B.—This rule will apply to any tree, or any height. The principles hold true in any case.

How to Find the Height by Measuring the Shadow.

RULE.—Measure a pole, and hold it perpendicular in the sun, and measure its shadow, then measure the shadow of the tree whose height is desired. Then multiply the length of the pole by the length of the tree's shadow, and divide the product by the length of the shadow of the pole, and the result will be the height of the tree.

Example:—If a pole 3 feet long casts a shadow $4\frac{1}{2}$ feet long, what is the height of a tree whose shadow measures 180 feet?

Solution:— $180 \times 3 \div 4\frac{1}{2} = 120$ feet, the height of the tree.



SHORT RULES OF ARITHMETIC.

In these short rules, which we have developed and compiled, our aim has been to make them superior to anything that has ever been published. We have endeavored to teach the how, and not the why. Our object is brevity and completeness. Business demands brief and practical rules. To every farmer, teacher, mechanic, merchant, lawyer and laborer, these rules will prove available and valuable knowledge.

How to Multiply by Eleven.

To multiply any two figures by 11, add two figures together and place their sum between the two figures of that number.

Example: $43 \times 11 = 473$, or 4, (4+3,) and 3. If the sum of the two figures exceed 9, the left-hand figure must be increased by 1. Thus $48 \times 11 = 528$.

Lightning Method of Multiplication and Division.

To multiply by 125, divide by 8, and call it thousands, because 125 is $\frac{1}{8}$ of a thousand.

To multiply by $12\frac{1}{2}$, divide by 8; call it hundreds.

To multiply by $1\frac{1}{4}$, divide by 8; call it tens.

To multiply by $62\frac{1}{2}$, divide by 16, and call it thousands.

To multiply by $6\frac{1}{4}$, divide by 16, and call it hundreds.

To multiply by $31\frac{1}{4}$, divide by 32, and call it thousands.

To multiply by $333\frac{1}{3}$, divide by 3, and call it thousands.

To multiply by $33\frac{1}{3}$, divide by 3, and call it hundreds.

To multiply by $3\frac{1}{3}$, divide by 3, and call it tens.

To multiply by 50, divide by 2, and call it hundreds.

To multiply by $66\frac{2}{3}$, divide by 15, and call it thousands.

To multiply by $833\frac{1}{3}$, divide by 15, and call it ten thousands, by annexing four ciphers.

To multiply by $83\frac{1}{3}$, divide by 12, and call it thousands.

To multiply by $8\frac{1}{3}$, divide by 12, and call it hundreds, because $8\frac{1}{3}$ is $\frac{1}{12}$ of a hundred. The reason is similar in each case.

To multiply by $166\frac{2}{3}$, divide by 6, and call it thousands.

To multiply by $16\frac{2}{3}$, divide by 6, and call it hundreds.

To multiply by $1\frac{2}{3}$, divide by 6, and call it tens.

To multiply by $37\frac{1}{2}$, take $\frac{3}{8}$ of the number, and call it hundreds; $87\frac{1}{2}$, $\frac{7}{8}$ of the number, and call it hundreds, etc.

We simply reverse these methods to divide. To divide by 10, 100, 1,000, etc., we remove the point one, two and three places to the left.

To divide by 25, remove the decimal point two places to the left, and multiply by 4.

Removing the point two places divides by one hundred; hence the quotient is 4 times too small; hence we remove the point two places, and multiply by 4.

To divide by $2\frac{1}{2}$, remove the point one place to the left, and multiply by 4.

To divide by 125, remove the point three places to the left, and multiply by 8.

To divide by $12\frac{1}{2}$, remove the point two places to the left, and multiply by 8.

To divide by $1\frac{1}{4}$, remove the point one point to the left, and multiply by 8. There are about $1\frac{1}{4}$ cubic feet in one bushel. Hence dividing the number of cubic feet by $1\frac{1}{4}$ gives the number of bushels nearly.

To divide by $133\frac{1}{3}$, remove the point three places to the left, and multiply by 3.

To divide by $8\frac{1}{3}$, remove the point two places to the left, and multiply by 12.

SHORT METHODS OF MULTIPLICATION.

To multiply any two figures by 11, add two figures together and place their sum between the two figures of that number. Example: $43 \times 11 = 473$, or 4, (4+3), and 3. If the sum of the two figures exceed 9, the left-hand figure must be increased by 1. Thus $48 \times 11 = 528$.

To divide any number by 5, multiply by 2 and cut off the right-hand figure. Example: $488 \div 5 = 488 \times 2 = 976$.

To divide any number by 25, multiply by 4 and cut off the two right-hand figures. Example: $324 \div 25 = 324 \times 4 = 1296$.

To divide any number by 125, multiply by 8 and cut off three figures from the right. Example: $6250 \div 125 = 6250 \times 8 = 50000$.

To multiply numbers of tens and units when tens or units are alike, multiply the units together, and if alike multiply the sum of the tens by the units and then the tens by the tens.

$$\begin{array}{r} \text{Example: } 64 \quad 4 \times 4 = 16 \quad \text{carried} \\ \quad \quad 34 = 6 + 3 = 9 \times 4 = 36 + 1 = 37 \\ \hline \quad \quad \quad \text{carried} \\ 2176 \quad 3 \times 6 = 18 + 2 = 21 \end{array}$$

TO MULTIPLY BY 9's.

To multiply by 9, 99, or any number of 9's, annex as many ciphers to the multiplicand as there are 9's in the multiplier, and from the result subtract the multiplicand.

$$\text{Example. Multiply } 1,736 \text{ by } 999 = 2,736,000$$

$$\begin{array}{r} 2,736 \\ \hline 2,733,264 \text{ Ans.} \end{array}$$

Weight and Value of Gold and Silver.

A ton of pure gold is valued at \$602,799.21. The weight of a million dollars in gold coin is 3,685.8 pounds.

A ton of pure silver is valued at \$37,704.84. The weight of a million dollars in silver coin is 58,929.9 pounds.

RULES IN MENSURATION.

To find the area of a rectangle.—Multiply the length by the breadth.

To find the contents of an irregular body.—Immerse the body in a vessel full of water, and measure the quantity of water displaced.

To find the area of a triangle.—Multiply the base by one-half the altitude. *Or:*—From half the sum of the three sides subtract each side separately; multiply together the half sum and the three remainders, and extract the square root of the product.

To find the diameter of a circle:—Divide the circumference by 3.14156; or multiply it by .318309.

To find the circumference of a circle:—Multiply the diameter by 3.14156, or 3 $\frac{1}{4}$.

To find the area of a circle:—Multiply half the diameter by half the circumference. *Or:*—Multiply the square of the diameter by .785398.

To find the side of a square equal to a given circle:—Multiply the diameter by .886227 or $\frac{1}{2}$ of $\sqrt{3.14156}$.

To find the diameter of a circle equal to a given square:—Multiply the side of the square by 1.12838.

To find the diameter of the three largest equal circles that can be inscribed in a given circle:—Divide the diameter of the given circle by 2.155.

To find the contents of a cube:—Multiply three sides together.

To find the surface of a cube:—Multiply the square of the length of one of the sides by 6.

To find the surface of a sphere:—Multiply the diameter by the circumference.

To find the solidity of a sphere:—Multiply the square of the diameter by 3.1416. *Or:*—Multiply the cube of the diameter by .5236.

To find the solidity of a cylinder:—Multiply the area of one end by the length.

How to Discount Bills and Invoices.

First deduct the trade or general discount from the amount of the bill, and from this remainder subtract the discount for cash.

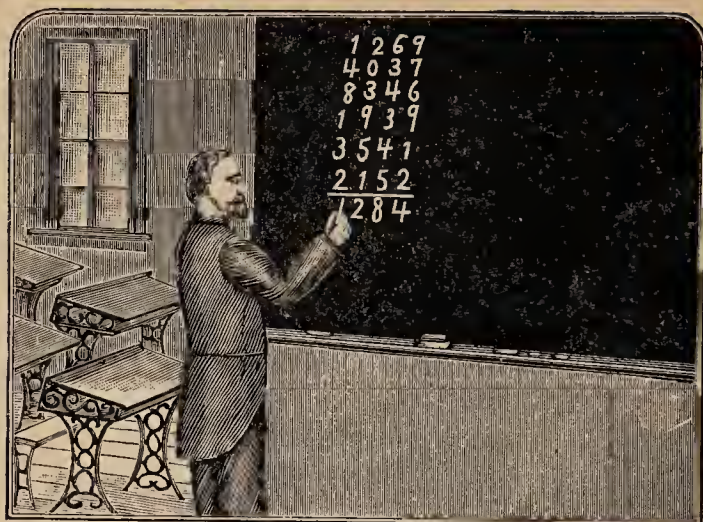
Example: What must be paid for a bill of goods amounting to \$200., with a discount of 25% and 10% off?

Solution: $\$200 \times 25\% = \50.00 trade discount.

$\$200 - 50 = \$150.$

$\$150 \times 10\% = \15.00 discount for cash.

$\$150 - \$15 = \$135.$ —Ans.



AN EASY WAY TO ADD.

This is a very simple and easy method, and will be a great help to those who find difficulty in adding long columns of figures correctly :

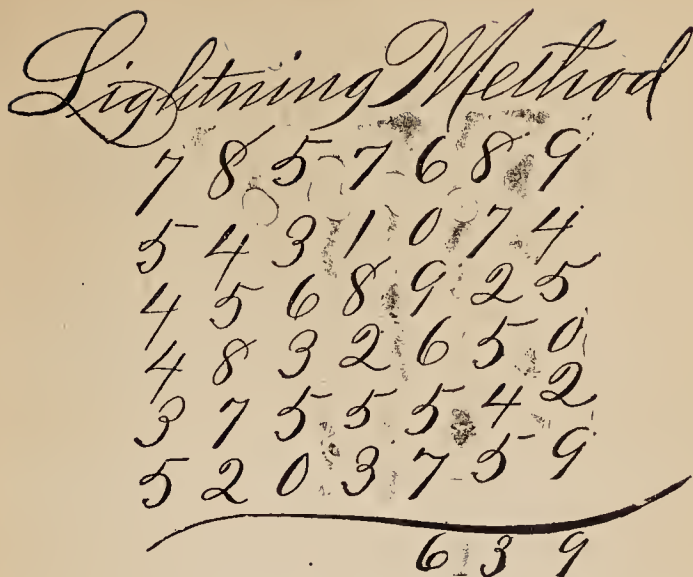
4⁷

EXAMPLE:

7 *Process.*—Begin at 9 to add as near 20 as you can,
 6 thus: $9 + 2 + 4 + 3 = 18$, reject the tens and place
 3⁶ the 8 to the right of the 3, as in example; begin
 4 at 6 and add $6 + 8 + 4 = 18$, reject the tens, as be-
 9 fore, and place 8 to the right of 4, as in example;
 4⁷ begin at $6 + 7 + 4 = 17$, reject tens, place 7 to the
 7 right of 4, as in example, then $9 + 4 + 3 = 16$, re-
 6 ject tens, place 6 to the right of 3; then $6 + 7 +$
 4⁸ $4 = 17$, reject tens, and place 7 to the right, as
 8 before; having arrived at the top of the column,
 6 add the figures in the new column, thus: $8 + 8 + 7$
 3⁸ $+ 6 + 7 = 36$, or 3 tens and 6 units; place the 6
 4 units as the unit's figure of the sum, having 3 tens
 2 to carry to 5 tens, the number of integers or catch
 9 figures already rejected. $3 + 5 = 8$ tens, which pre-
 86 fixed with the 6, makes 86 the sum.

N. B.—Two or more columns may be added in the same way by using a lead pencil, and then erasing the figures used after the addition is completed.

ADDITION.



“Lightning addition” lies in the ability to see and take in the result of two or more figures without stopping to add each figure separately, i. e., to read results in figures as in reading a book, the meaning of the word or sentence is known without spelling out each syllable or word.

Process : Commence at the bottom at the right and add thus in the above example : 11, 18, 29 ; then carry the 2 tens to the second column ; then add, 7, 16, 25, 33 ; carry the 3 hundreds to the third column and add the same way ; 10, 21, 30, 36, etc., etc.

Never allow yourself to add up a column in this manner : 9 and 2 are 11 and 5 are 16 and 4 are 20 and 9 are 29. It is just as easy to name the results of two or more figures at once, and five times as rapid.

Practice adding columns of figures fifteen minutes each day for six months, and you will become an expert in addition.



THE POPULATION OF THE PRINCIPAL CITIES OF THE UNITED STATES.

THE CENSUS OF 1890, 1880 AND 1870 OF EVERY CITY HAVING A POPULATION OF 9,000 OR MORE.

CITIES.	1890	1880	1870
Adams, Mass.....	9,206	5,591	12,090
Adrian, Mich.....	9,239	7,849	8,438
Akron, O.....	27,702	16,512	10,006
Albany, N. Y.....	94,640	90,758	69,422
Alexandria, Va.....	14,318	13,659	13,570
Allegheny, Pa.....	104,967	78,682	53,180
Allentown, Pa.....	25,183	18,063	13,884
Alpena, Mich.....	11,228	6,153	2,612
Alton, Ill.....	10,184	8,975	8,665
Altoona, Pa.....	30,269	19,710	10,610
Amesbury, Mass.....	9,797	3,355	5,581
Amsterdam, N. Y.....	17,264	9,466	5,426
Anderson, Ind.....	10,759	4,126	3,126
Ann Arbor, Mich.....	9,509	8,061	7,363
Appleton, Wis.....	11,825	8,005	4,518
Asheville, N. C.....	10,443	2,616	1,400
Ashland, Wis.....	16,145	900	.....
Atchison, Kan.....	14,122	15,105	7,054
Atlantic City, N. J.....	13,038	5,477	1,043
Atlanta, Ga.....	65,515	37,409	21,789
Attleboro, Mass.....	14,302	11,111	6,769
Auburn, N. Y.....	25,887	21,924	17,225
Auburn, Me.....	11,228	9,555	6,169
Augusta, Ga.....	33,152	21,891	15,389
Augusta, Me.....	10,521	8,665	7,808
Aurora, Ill.....	19,634	11,873	11,162
Austin, Tex.....	15,324	10,013	4,428
Baltimore, Md.....	433,547	332,313	267,354
Bangor, Me.....	19,090	16,856	8,289
Baton Rouge, La.....	10,397	7,197	6,498
Battle Creek, Mich.....	13,190	7,063	5,838
Bay City, Mich.....	27,836	20,693	7,064
Bayonne, N. J.....	18,996	9,372	3,834
Beatrice, Neb.....	13,921	2,443	624
Beaver Falls, Pa.....	9,734	5,104	1,120
Bellaire, O.....	9,901	8,025	4,033
Belleville, Ill.....	15,360	10,683	8,146
Beverly, Mass.....	10,795	8,456	6,507

POPULATION OF PRINCIPAL CITIES.

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CITIES.	1890	1880	1870
Biddeford, Me.....	14,418	12,651	10,282
Binghamton, N. Y.....	35,093	17,317	12,692
Birmingham, Ala.....	26,241	400	.....
Bloomington, Ill.....	22,242	17,180	14,590
Boston, Mass.....	446,507	362,739	250,524
Bradford, Pa.....	10,478	9,197	1,446
Bridgeton, N. J.....	11,471	8,722	.....
Bridgeport, Conn.....	48,856	27,643	18,969
Brockton, Mass.....	27,278	13,608	8,007
Brooklyn, N. Y.....	804,377	566,663	396,099
Brookline, Mass.....	12,076	8,057	.....
Buffalo, N. Y.....	254,457	155,134	117,714
Burlington, Iowa.....	22,528	19,450	14,930
Burlington, Vt.....	14,566	11,365	14,387
Butte City, Mont.....	10,701	3,363	241
Cairo, Ill.....	14,000	9,011	6,267
Cambridge, Mass.....	69,837	52,669	39,634
Camden, N. J.....	58,274	41,659	20,045
Canton, O.....	26,327	12,258	8,660
Carbondale, Pa.....	10,826	7,714	5,393
Cedar Rapids, Ia.....	17,997	10,104	5,940
Charleston, S. C.....	54,592	49,984	48,966
Charlotte, N. C.....	11,555	7,094	4,473
Chattanooga, Tenn.....	29,109	12,892	6,093
Chelsea, Mass.....	27,850	21,782	18,547
Chester, Pa.....	20,167	14,997	9,485
Cheyenne, Wyo.....	10,693	3,456	1,450
Chicago, Ill.....	1,098,576	503,185	298,977
Chicopee, Mass.....	14,007	11,286	9,607
Chillicothe, O.....	11,256	10,938	8,920
Cincinnati, O.....	296,309	255,139	216,239
Cleveland, O.....	261,546	160,146	72,829
Clinton, Iowa.....	13,629	9,052	6,129
Clinton, Mass.....	10,379	8,029	5,429
Cohoes, N. Y.....	22,432	19,416	15,357
Columbia, Pa.....	10,597	8,312	6,461
Columbia, S. C.....	14,508	10,036	9,298
Colorado Springs, Colo.....	11,200	4,226	81
Columbus, Ga.....	18,650	10,123	7,401
Columbus, O.....	90,398	51,647	31,274
Concord, N. H.....	16,948	13,843	12,241
Council Bluffs, Iowa.....	21,388	18,063	10,020
Covington, Ky.....	37,375	29,720	24,505
Cumberland, Md.....	10,030	10,693	8,056
Dallas, Tex.....	38,140	10,358	13,314
Danbury, Conn.....	19,385	11,666	8,753
Danville, Ill.....	11,528	7,733	4,751
Danville, Pa.....	9,073	8,346	8,436
Danville, Va.....	10,285	7,733	3,463
Dayton, O.....	58,868	38,678	30,473
Davenport, Iowa.....	25,161	21,831	20,038
Decatur, Ill.....	16,841	9,547	7,161
Denison, Tex.....	10,959	.....	.....
Denver, Colo.....	106,670	35,629	4,759
Des Moines, Ia.....	50,067	22,408	5,241
Detroit, Mich.....	205,669	116,340	79,577
Dover, N. H.....	12,779	11,687	9,204
Dubuque, Iowa.....	30,147	22,254	18,434
Duluth, Minn.....	32,725	5,415	3,131
Dunkirk, N. Y.....	9,402	7,248	5,231
Easton, Pa.....	14,194	11,924	10,937
E. Liverpool, O.....	10,947	5,568	2,105

CITIES.	1890	1880	1870
E. Portland, Ore	10,481	2,934	830
E. Saginaw, Mich.....	46,137	19,016	11,350
E. St. Louis, Ill.....	15,156	9,185	5,644
Eau Claire, Wis.....	17,438	10,119	2,293
Elgin, Ill.....	17,429	8,787	5,441
Elizabeth, N. J.....	37,670	28,223	20,832
Elkhart, Ind.....	11,489	6,953	3,265
Emira, N. Y.....	28,070	20,541	15,863
El Paso, Tex.....	10,836	736	764
Erie, Pa.....	39,699	27,737	19,646
Evansville, Ind.....	50,674	29,280	21,830
Everett, Mass.....	11,040	4,159	2,220
Fall River, Mass.....	74,351	48,961	26,766
Findlay, O.....	18,672	4,633	3,315
Fitchburg, Mass.....	22,007	12,429	11,260
Flint, Mich.....	9,845	8,409	5,386
Fond du Lac, Wis.....	11,942	13,094	12,764
Fort Scott, Kan.....	11,837	6,372	4,174
Fort Smith, Ark.....	11,291	3,098	2,227
Fort Wayne, Ind.....	35,349	26,880	17,718
Fort Worth, Tex.....	20,725	6,663	.....
Framingham, Mass.....	9,636	6,235	4,968
Frederick, Md.....	9,621	8,659	8,526
Freeport, Ill.....	10,159	8,516	7,889
Fresno, Cal.....	10,796	1,112	.....
Galesburg, Ill.....	15,212	11,437	10,158
Galveston, Tex.....	29,118	22,248	13,818
Gloucester, Mass.....	21,262	19,329	15,389
Gloversville, N. Y.....	13,796	7,133	4,518
Grand Rapids, Mich.....	64,147	32,016	16,507
Greenwich, Conn.....	10,120	7,892	7,644
Hagerstown, Md.....	11,698	6,627	5,779
Hamilton, O.....	17,519	12,122	11,081
Hannibal, Mo.....	12,816	11,074	10,125
Harrisburg, Pa.....	40,164	30,762	23,104
Hartford, Conn.....	53,182	42,015	37,180
Hastings, Neb.....	13,793	2,817	.....
Haverhill, Mass.....	27,322	18,472	13,052
Hazelton, Pa.....	11,818	6,935	4,317
Helena, Mont.....	13,834	3,624	3,106
Hoboken, N. J.....	43,561	30,999	20,297
Holyoke, Mass.....	35,528	21,915	10,733
Hornellsville, N. Y.....	10,948	8,195	4,552
Houston, Tex.....	27,411	16,513	9,382
Hudson, N. Y.....	10,027	8,670	8,615
Huntington, W. Va.....	10,084	3,174	.....
Hyde Park, Mass.....	10,200	7,988	4,136
Indianapolis, Ind.....	107,445	75,056	48,224
Ironton, O.....	10,922	8,857	5,686
Ishpeming, Mich.....	11,184	6,039	6,103
Ithaca, N. Y.....	11,557	9,105	8,462
Jackson, Mich.....	20,779	16,105	11,447
Jackson, Tenn.....	10,022	5,377	4,119
Jacksonville, Fla.....	17,160	7,650	6,912
Jacksonville, Ill.....	12,357	10,927	9,202
Jamestown, N. Y.....	15,991	9,357	5,336
Janesville, Wis.....	10,631	9,018	8,798
Jeffersonville, Ind.....	11,274	9,357	7,254
Jersey City, N. J.....	163,987	120,722	82,546
Johnstown, N. Y.....	10,851	5,013	3,282
Johnstown, Pa.....	23,653	8,380	6,028
Joliet, Ill.....	27,407	11,657	7,263

STATES.	1 90	1880	1870
Joplin, Mo.....	9,909	7,038	.....
Kalamazoo, Mich.....	17,857	8,057	9,181
Kansas City, Mo.....	132,416	55,785	32,260
Kansas City, Kan.....	38,271	3,202	.....
Keokuk, Iowa.....	14,075	12,117	12,766
Key West, Fla.....	18,058	6,890	5,016
Kingston, N. Y.....	21,181	18,344	6,315
Knoxville, Tenn.....	22,447	9,693	8,682
La Crosse, Wis.....	25,053	14,505	7,785
La Fayette, Ind.....	16,407	14,860	13,506
Lancaster, Pa.....	39,900	25,769	20,233
Lansing, Mich.....	12,630	8,319	5,241
Lansingburg, N. Y.....	10,523	7,432	6,372
Laredo, Tex.....	11,313	3,521	2,046
La Salle, Ill.....	11,610	7,847	5,200
Lawrence, Mass.....	44,559	39,151	28,921
Lawrence, Kan.....	9,975	8,510	8,320
Leadville, Col.....	11,159	14,820	.....
Leavenworth, Kan.....	24,613	16,546	17,873
Lebanon, Pa.....	14,734	8,778	6,727
Lewiston, Me.....	21,668	19,083	13,600
Lexington, Ky.....	22,355	16,656	14,801
Linna, O.....	15,970	7,567	4,500
Lincoln, Neb.....	55,491	13,004	7,889
Little Falls, N. Y.....	9,072	6,910	5,387
Little Rock, Ark.....	22,496	13,138	12,380
Lockport, N. Y.....	16,003	13,522	12,426
Logansport, Ind.....	13,798	11,198	8,950
Long Island City, N. Y.....	30,396	17,129	3,867
Los Angeles, Cal.....	50,394	11,183	5,728
Louisville, Ky.....	161,005	123,758	100,752
Lowell, Mass.....	77,605	59,475	40,928
Lynchburg, Va.....	19,779	15,959	6,825
Lynn, Mass.....	55,684	38,274	28,233
Macon, Ga.....	22,698	12,479	10,810
Madison, Wis.....	13,392	10,324	9,176
Mahanoy, Pa.....	11,291	7,181	5,533
Malden, Mass.....	22,984	12,017	7,367
Manchester, N. H.....	43,983	32,630	23,536
Manchester, Va.....	9,229	5,729	2,599
Manistee, Mich.....	12,299	6,930	3,343
Mansfield, O.....	13,542	9,859	8,029
Marinette, Wis.....	11,513	2,750	.....
Marlboro, Mass.....	13,788	10,127	8,474
Marquette, Mich.....	9,096	4,690	4,000
Marshalltown, Ia.....	9,308	6,240	3,218
Massillon, O.....	10,068	6,836	5,185
McKeesport, Pa.....	20,711	8,212	2,523
Meadville, Pa.....	9,502	8,860	7,103
Medford, Mass.....	11,052	7,573	5,717
Memphis, Tenn.....	64,586	33,592	40,226
Melominee, Mich.....	10,606	3,288	1,597
Meriden, Conn.....	21,230	15,540	10,495
Meridian, Miss.....	10,889	4,008	2,709
Michigan City, Ind.....	10,704	7,366	3,985
Middletown, Conn.....	9,012	11,731	6,923
Middletown, N. Y.....	11,918	8,494	6,049
Milwaukee, Wis.....	204,150	115,587	71,440
Millville, N. J.....	9,957	7,660	6,101
Minneapolis, Minn.....	164,738	46,887	13,066
Mobile, Ala.....	31,822	29,132	32,034
Moline, Ill.....	11,995	7,800	4,166

STATES.	1890	1880	1870
Montgomery, Ala.	21,790	16,713	10,588
Muncie, Ind.	11,339	5,219	2,992
Muscatine, Ia.	11,432	2,295	6,718
Muskegon, Mich.	22,668	11,262	6,002
Nanticoke, Pa.	10,037	3,884	.....
Natick, Mass.	9,176	8,479	6,404
Nashua, N. H.	19,266	13,397	10,513
Nashville, Tenn.	76,309	43,350	25,865
Natchez, Miss.	10,132	7,058	9,057
Nebraska City, Neb.	11,472	4,183	6,050
Newark, N. J.	181,515	136,508	105,059
Newark, O.	14,369	9,600	6,698
New Albany, Ind.	21,008	16,423	14,397
New Bedford, Mass.	40,705	26,845	21,320
New Brighton, N. Y.	19,000	12,679	7,495
New Britain, Conn.	19,010	11,800	9,480
Newburg, N. Y.	23,263	18,049	17,014
Newburyport, Mass.	13,914	13,538	12,595
New Brunswick, N. J.	18,459	17,166	15,056
New Castle, Pa.	11,581	8,418	6,164
New Haven, Conn.	85,981	62,882	50,840
New London, Conn.	13,759	10,537	9,576
New Orleans, La.	241,995	216,090	191,418
Newport, Ky.	24,938	20,433	15,087
Newport, R. I.	19,449	15,693	12,251
Newton, Mass.	24,357	16,995	12,825
New York, N. Y.	1,513,501	1,206,299	942,292
Norfolk, Va.	34,986	21,966	19,220
Norristown, Pa.	19,750	13,063	10,753
North Adams, Mass.	16,067	10,191	.....
Northampton, Mass.	14,961	12,172	10,160
Norwalk, Conn.	17,739	7,560	12,119
Norwich, Conn.	16,192	15,112	16,653
Oakland, Cal.	48,540	34,555	10,500
Ogden, Utah.	14,919	6,069	3,127
Ogdensburg, N. Y.	11,667	10,341	10,075
Oil City, Pa.	10,943	7,315	2,276
Omaha, Neb.	139,526	30,518	16,083
Orange, N. J.	18,774	13,207	9,348
Oswego, N. Y.	21,826	21,116	20,910
Ottawa, Ill.	11,500	7,834	7,736
Ottumwa, Ia.	13,996	9,004	5,214
Owensboro, Ky.	9,818	6,231	3,437
Paducah, Ky.	13,024	8,036	6,866
Passaic, N. J.	13,027	6,532	.....
Paterson, N. J.	78,358	51,031	33,579
Pawtucket, R. I.	27,502	19,030	6,619
Peabody, Mass.	10,128	9,028	7,343
Peekskill, N. Y.	10,026	6,893	6,506
Pensacola, Fla.	11,751	6,845	3,347
Peoria, Ill.	40,758	29,259	22,849
Parth Amboy, N. J.	9,476	4,803	2,861
Petersburg, Va.	23,317	21,656	18,950
Philadelphia, Pa.	1,046,252	847,170	674,022
Pine Bluff, Ark.	9,952	3,203	2,081
Piqua, O.	9,069	6,031	5,967
Pittsburg, Pa.	233,473	156,389	86,076
Pittsfield, Mass.	17,252	13,364	11,112
Pittston, Pa.	10,295	7,472	6,760
Plainfield, N. J.	11,250	8,125	5,695
Plymouth, Pa.	9,341	6,065	2,684
Portland, Me.	36,608	33,810	31,413

POPULATION OF PRINCIPAL CITIES.

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STATES.	1890	1880	1870
Port Huron, Mich.	13,519	8,883	5,973
Portland, Ore.	47,294	17,577	8,293
Portsmouth, N. H.	9,811	9,690	9,211
Portsmouth, O.	12,387	11,321	10,592
Portsmouth, Va.	12,345	11,390	10,590
Pottstown, Pa.	13,201	5,305	4,125
Pottsville, Pa.	14,194	13,253	12,384
Poughkeepsie, N. Y.	22,836	20,207	20,080
Providence, R. I.	122,043	104,857	68,904
Pueblo, Colo.	28,128	3,217	666
Quincy, Ill.	31,478	27,268	24,051
Quincy, Mass.	16,711	10,570	7,441
Racine, Wis.	21,022	16,031	9,880
Raleigh, N. C.	12,798	9,265	7,790
Reading, Pa.	58,926	43,278	33,930
Richmond, Ind.	16,845	12,472	9,445
Richmond, Va.	80,838	66,600	51,038
Rochester, N. Y.	138,327	89,366	62,386
Rockford, Ill.	25,589	13,129	11,049
Rock Island, Ill.	13,596	11,659	7,890
Rome, N. Y.	14,980	12,194	11,000
Rutland, Vt.	11,759	12,149	9,334
Sacramento, Cal.	26,272	21,420	16,283
Saginaw, Mich.	46,215	10,525	7,460
Salem, Mass.	30,735	27,563	24,117
Salt Lake City, Utah	45,025	20,768	12,854
San Antonio, Tex.	38,681	20,550	12,256
Sandusky, O.	19,234	15,838	13,000
San Diego, Cal.	16,153	2,637	2,300
San Francisco, Cal.	297,990	233,959	149,473
San Jose, Cal.	18,027	12,567	9,089
Saratoga Springs, N. Y.	13,124	8,421	7,516
Savannah, Ga.	41,762	30,709	28,235
Schenectady, N. Y.	18,392	13,655	11,026
Scranton, Pa.	83,450	45,850	35,092
Seattle, Wash.	43,914	3,533	1,107
Sedalia, Mo.	13,994	9,561	4,560
Shamokin, Pa.	14,391	8,184	2,282
Sheboygan, Wis.	16,341	7,314	5,310
Shenandoah, Pa.	13,447	10,147	2,951
Shreveport, La.	11,482	8,009	4,607
Sing Sing, N. Y.	10,072	6,578	4,696
Sioux City, Iowa	37,862	7,366	3,401
Sioux Falls, S. Dak.	10,154	2,163	.....
Somerville, Mass.	40,117	24,933	14,685
S. Bend, Ind.	21,786	13,280	7,206
S. Bethlehem, Pa.	10,386	4,925	.....
Spokane Falls, Wash.	22,626	350	.....
Springfield, Ill.	24,852	19,743	17,364
Springfield, Mass.	44,164	33,340	26,703
Springfield, Mo.	21,842	6,522	5,555
Springfield, O.	32,135	20,730	12,652
Stamford, Conn.	15,685	11,297	9,714
Steelton, Pa.	9,230	2,447	.....
Steubenville, O.	13,363	12,093	8,107
Stillwater, Minn.	11,239	9,055	4,124
St. Joseph, Mo.	52,811	32,431	19,565
St. Louis, Mo.	460,357	350,518	310,864
Stockton, Cal.	11,376	10,282	10,066
St. Paul, Minn.	133,156	41,473	20,030
Superior, Wis.	13,000	655	.....
Syracuse, N. Y.	87,877	51,792	43,051

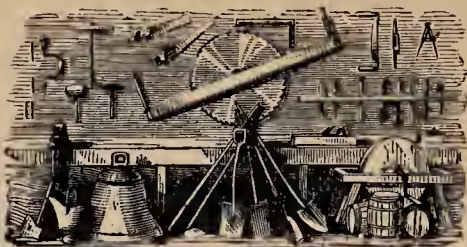
STATES.	1890	1880	1870
Tacoma, Wash.....	35,858	1,098	73
Taunton, Mass.....	25,389	21,213	18,629
Terre Haute, Ind.....	30,287	26,042	16,103
Tiffin, O.....	10,978	7,879	5,648
Topeka, Kan.....	31,809	15,452	5,790
Toledo, O.....	82,652	50,137	31,484
Trenton, N. J.....	58,488	29,910	22,874
Troy, N. Y.....	60,699	56,747	46,461
Utica, N. Y.....	44,001	33,914	28,804
Vicksburg, Miss.....	13,298	11,814	12,443
Waco, Tex.....	13,667	7,295	3,008
Waltham, Mass.....	18,522	11,712	9,065
Washington, D. C.....	229,296	147,293	109,199
Waterbury, Conn.....	28,591	17,806	10,826
Watertown, N. Y.....	14,733	10,697	9,330
Wausau, Wis.....	9,251	4,277	1,349
West Bay City, Mich.....	12,910	6,397	.....
Westfield, Mass.....	9,798	7,587	6,519
West Troy, N. Y.....	12,942	8,820	10,693
Weymouth, Mass.....	10,843	10,570	9,010
Wheeling, W. Va.....	35,052	30,737	19,280
Wichita, Kan.....	23,735	4,911	689
Wilkesbarre, Pa.....	37,651	23,399	10,174
Williamsport, Pa.....	27,107	18,934	16,030
Wilmington, Del.....	61,437	42,478	30,841
Wilmington, N. C.....	20,008	17,350	13,446
Windham, Conn.....	10,025	8,265	5,412
Winona, Minn.....	18,208	10,203	7,192
Woburn, Mass.....	13,491	10,931	8,560
Woonsocket, R. I.....	20,759	16,050	11,527
Worcester, Mass.....	84,536	58,291	41,105
Yonkers, N. Y.....	31,942	18,892	12,733
York, Pa.....	20,849	13,940	11,003
Youngstown, O.....	33,191	15,435	8,075
Zanesville, O.....	21,117	18,113	10,011





POPULATION OF THE
DIFFERENT STATES
IN 1880 AND 1890.

STATES AND TERRITORIES.	Area Sq. Miles.	When Admitted.	Pop'n in 1890.	Pop'n in 1880.	No. Elec. Votes.
Alabama	50,540	1819	1,513,017	1,262,505	10
Arkansas	53,045	1836	1,128,179	802,525	7
California	158,360	1850	1,708,130	864,694	8
Colorado	103,645	1876	412,118	194,327	3
Connecticut	4,990	1789	746,258	622,700	6
Delaware	2,050	1787	108,493	146,608	3
Florida	58,680	1845	391,422	269,493	4
Georgia	59,475	1789	1,837,353	1,542,180	12
Illinois	56,650	1818	3,826,351	3,077,871	22
Indiana	36,350	1816	2,192,404	1,978,301	15
Iowa	55,275	1837	1,911,896	1,624,615	15
Kansas	82,080	1861	1,427,096	996,096	9
Kentucky	40,400	1792	1,858,635	1,648,690	13
Louisiana	45,420	1812	1,118,587	939,946	8
Maine	24,875	1820	661,086	649,936	6
Maryland	12,210	1789	1,042,390	924,943	8
Massachusetts	8,315	1789	2,238,943	1,783,085	14
Michigan	57,430	1837	2,093,889	1,636,937	13
Minnesota	83,365	1857	1,301,826	780,773	7
Mississippi	46,810	1817	1,289,600	1,131,597	9
Missouri	68,735	1821	2,679,184	2,168,380	16
Montana	146,080	1889	132,159	39,159	...
Nebraska	76,185	1867	1,058,910	452,402	5
Nevada	109,700	1864	45,761	62,266	3
New Hampshire	9,305	1789	376,560	346,991	4
New Jersey	7,815	1789	1,444,933	1,131,116	9
New York	49,170	1789	5,997,853	5,082,871	36
North Carolina	52,250	1789	1,617,947	1,399,750	11
North Dakota	...	1889	182,719	...	...
Ohio	40,760	1802	3,672,316	3,198,062	23
Oregon	94,560	1859	313,767	174,768	3
Pennsylvania	45,215	1789	5,258,014	4,282,891	30
Rhode Island	1,250	1790	345,506	276,531	4
South Carolina	30,170	1789	1,151,149	995,577	9
South Dakota	...	1889	328,808	...	...
Tennessee	42,050	1796	1,767,518	1,542,359	12
Texas	265,780	1845	2,235,523	1,591,749	13
Vermont	9,565	1791	332,422	332,286	4
Virginia	42,450	1789	1,655,980	1,512,565	12
Washington	69,180	1889	349,390	75,116	...
West Virginia	24,780	1863	762,794	618,457	6
Wisconsin	56,040	1847	1,686,880	1,315,497	11
Alaska	561,409	...	...	...	...
Arizona	113,020	...	59,620	40,440	...
Dakota	...	...	...	135,177	...
District of Columbia	...	...	230,392	177,624	...
Idaho	84,800	...	84,385	32,610	...
Indian	64,609	...	...	...	...
Montana	...	...	...	...	...
New Mexico	122,580	...	153,593	119,565	...
Oklahoma	...	...	61,834	...	...
Utah	84,900	...	207,905	143,963	...
Wyoming	99,890	...	60,222	20,789	...



How to Write Your Name on Iron Tools.

1. Melt a little beeswax or hard tallow and pour it on the iron at the place intended to be marked. After the wax or tallow cools take an awl or sharp piece of iron and write your name in it.

3. Pour a little nitric acid on the wax, where you have written your name, and allow it to remain a few moments. Then wipe off the wax, and your name remains indelibly marked as written in the wax.

3. Be careful and allow none of the acid to come in contact with your clothes or hands.



How to Write Your Name on Glass.

1. Apply beeswax and write your name as in the above.

2. Then instead of nitric acid, apply hydrofluoric acid, and your name will remain permanently written on the clear surface of the glass.

THE COST OF SMOKING.

The following figures show the expense of smoking two cigars and three cigars a day, at 5 cents each, and at 10 cents each, from the age of 20 to the end of each period of five years, up to the age of 70, 6 per cent. compound interest semi-annually being reckoned upon the money.

From the Age of—	Two Cigars a Day at 5 Cents Each.		Three Cigars a Day at 5 Cents Each.	
	Principal.	Prin. & Int.	Principal.	Prin. & Int.
20 to 25 years.....	\$ 182.50	\$ 209.21	\$ 273.75	\$ 313.95
20 to 30 "	365.00	490.39	547.50	745.74
20 to 35 "	574.50	868.25	821.25	1,314.72
20 to 40 "	730.00	1,376.08	1,095.00	2,081.16
20 to 45 "	912.50	2,058.44	1,368.75	3,110.74
20 to 50 "	1,095.00	3,094.99	1,642.50	4,494.41
20 to 55 "	1,277.50	4,367.46	1,916.25	6,353.87
20 to 60 "	1,460.00	6,078.73	2,190.00	8,655.02
20 to 65 "	1,642.50	8,378.52	2,463.75	12,215.36
20 to 70 "	1,825.00	11,469.25	2,737.10	16,216.37

From the Age of—	Two Cigars a Day at 10 Cents Each.		Three Cigars a Day at 10 Cents Each.	
	Principal.	Prin. & Int.	Principal.	Prin. & Int.
20 to 25 years.....	\$ 365.00	\$ 418.43	\$ 547.50	\$ 627.95
20 to 30 "	730.00	980.78	1,095.00	1,471.56
20 to 35 "	1,095.00	1,736.52	1,642.50	2,717.85
20 to 40 "	1,460.00	2,752.20	2,190.00	4,281.24
20 to 45 "	1,825.00	4,115.92	2,737.50	6,382.47
20 to 50 "	2,190.00	5,949.88	3,285.00	9,205.16
20 to 55 "	2,555.00	8,414.47	3,832.50	12,998.61
20 to 60 "	2,920.00	11,738.03	4,380.00	18,100.14
20 to 65 "	3,285.00	16,093.51	3,927.50	24,952.72
20 to 70 "	3,650.00	21,937.72	5,475.00	34,162.14

HOW TO MIX PAINTS OF VARIOUS COLORS.

A correspondent asks us a question on this subject, and we have no doubt there are numerous painter's manuals, or books of instruction, in existence; but many of these are not very reliable. We give the following table of compound colors, showing the simple colors which produce them, which may be of some service to our inquirer:

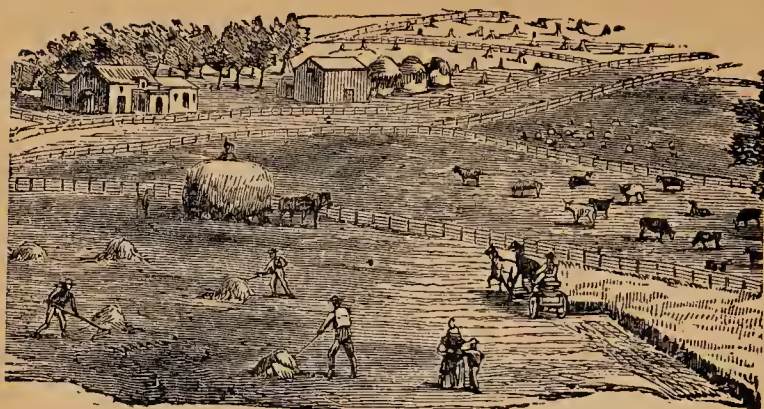
Buff—White, yellow ochre and red.
 Chestnut—Red, black and yellow.
 Chocolate—Raw umber, red and black.
 Claret—Red, umber and black.
 Copper—Red, yellow and black.
 Dove—White, vermilion, blue and yellow.
 Drab—White, yellow ochre, red and black.
 Fawn—White, yellow and red.
 Flesh—White, yellow ochre and vermilion.
 Freestone—Red, black, yellow ochre and white.
 French Grey—White, prussian blue and lake.
 Grey—White lead and black.
 Gold—White, stone ochre and red.
 Green Bronze—Chrome green, black and yellow.
 Green Pea—White and chrome green.
 Lemon—White and chrome yellow.
 Limestone—White, yellow ochre, black and red.
 Olive—Yellow, blue, black and white.
 Orange—Yellow and red.
 Peach—White and vermilion.
 Pearl—White, black and blue.
 Pink—White, vermilion and lake.
 Purple—Violet, with more red and white.
 Rose—White and madder lake.
 Sandstone—White, yellow ochre, black and red.
 Snuff—Yellow and vandyke brown.
 Violet—Red, blue and white.

In the foregoing table of the combination of colors required to produce a desired tint, the first-named color is always the principal ingredient, and the others follow in order of their importance. Thus in mixing a limestone tint, white is the principal ingredient, and the red the color of which the least is needed. The exact proportions of each color must be determined by experiment with a smaller quantity. It is best to have the principal ingredient thick, and add to it the other paints thinner.

BUSINESS ABBREVIATIONS.

Acct Account.
Advtg. Advertising.
Agmt Agreement.
Agt. Agent.
Amt Amount.
Art Article.
B. or Bk Bank.
Bal. Balance.
Bbl Barrel.
B. B. Bill-book or
 Bank-book.
B. Ex Bill of Exchange.
B. P. or Bills Pay. Bills Payable.
B. R. or Bilts Rec. Bills Receivable.
Bo't Bought.
Bush. Bushel.
C. or C't Cent.
Cash. Cashier.
C. B. Cash Book.
Cer. Certificate.
Chgd Charged.
Ck. Check.
Co Company. [ery.
C. O. D. Collect on Deliv-
Com Commission.
Con. or Const. Consignment.
Cr Creditor.
Cwt. Hundred weight.
D. B. Day Book.
Dep. B. Deposit Book.
Dft. Draft.
Dis Discount.
Do. or do. (Ditto) The same.
Doz. Dozen.
Dr. Debtor.
Ds or ds. Days
ea Each.
E. E. Errors excepted.
E. & O. E. Errors and omis-
 sions excepted.
Ex or Exch. Exchange.
Exp. Expense.
fav Favor.
F. B. E. Foreign Bill of
 Exchange.
For'd Forward.
Frt Freight.
Ft or ft. Foot or Feet.
Gal. Gallon.
Guar Guarantee.
Hdkf Handkerchief.
Hhd Hogshead
Hund. Hundred.
I. or Inv. Invoice.
I. B. Invoice Book.
Ins Insurance
inst (Instant) The
 present month.
Insol. Insolvency.
Int Interest.

Inv. Inventory.
J. or Jour. Journal.
J. P. Journal page.
L. B. Letter Book.
lbs. Pounds.
L. F. Ledger Folio.
Mdse. Merchandise.
Mem. or memo. Memorandum.
Mols. Molasses.
Nat. National.
N. B. (Nota Bene) Take
 Notice.
Net Without deduc-
 tion.
O. I. B. Outward Invoice
P. or p. Page. [Book
Payt Payment.
Pd Paid.
Pkg. Package.
Per. or pr. By the.
per ct. (Per centum) By
 the hundred.
P. & L. Profit and Loss.
Pr. Pair.
Prem. Premium.
proz. (Proximo) The
 next month.
Ps. Piece or Pieces.
P. C. B. Petty Cash Book.
Recd. Received.
R. R. Railroad.
S. B. Sales Book.
S. S. Steamship.
Shipt Shipment.
St. Dft. Sight Draft.
Stg. Sterling.
Sunds. Sundries.
Tr. or Trans. Transaction.
ult. (Ultimo) The last
 month.
viz (Videhct) To
 wit: namely.
vs. (Versus) Against.
Yds. Yards.
\$. Dollar.
¢ Cents.
£ Pounds Sterling.
d. Pence.
@ At, or to.
% Per cent.
1/c Account.
 " (Ditto) The same.
Number.
✓ Check Mark.
11 One and 1 fourth.
12 One and 2 fourths.
13 One and 3 fourths.



“THE LABORER IS WORTHY OF HIS HIRE.”

HOW TO USE THE WAGE TABLE.

EXAMPLE :

Find the amount due for 7 months, 19 days, at \$19 a month.

For 7 months,	-	-	-	\$133.
For 19 days,	-	-	-	13.88
Total amount,	-	-	-	<u>\$146.88</u>

Find the amount due for 1 year, 8 months and 3 days, at \$26 per month.

For 1 year, @ \$20 per month,	-	-	\$240.
“ 1 “ @ 6 (½ of \$12) per month,			72.
“ 8 months, @ \$20 per month,	-	-	160.
“ 8 “ @ 6 (½ of \$12) per month			48.
“ 3 days, @ \$20 per month,	-	-	2.31
“ 3 “ @ 6 (½ of \$12) per month,			.69
Total amount,	-	-	<u>\$523.00</u>

To get the wages for \$2.00 take it for \$ 1.00 and multiply by 2.
 “ “ “ “ “ 4.00 “ “ 12.00 and divide by 3.
 “ “ “ “ “ 5.00 “ “ 10.00 “ “ 2.
 “ “ “ “ “ 6 00 “ “ 12.00 “ “ 2.
 “ “ “ “ “ 8 00 “ “ 16.00 “ “ 2.
 “ “ “ “ “ 9.00 “ “ 18.00 “ “ 2.

MONTHLY WAGES TABLE.*

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HOW TO CALCULATE THE WAGES OF HIRED HELP AT SIGHT.

ATE.	\$1	\$3	\$7	\$10	\$11	\$12	\$13	\$14	\$15	\$16	\$17	\$18	\$19	\$20
1	.04	.12	.27	.38	.42	.46	.50	.54	.58	.62	.65	.69	.73	.77
2	.08	.23	.54	.77	.85	.92	1.00	1.08	1.15	1.23	1.31	1.38	1.46	1.54
3	.12	.35	.81	1.15	1.27	1.38	1.50	1.62	1.73	1.85	1.96	2.08	2.19	2.31
4	.15	.46	1.08	1.54	1.69	1.85	2.00	2.15	2.31	2.46	2.62	2.77	2.92	3.08
5	.19	.58	1.35	1.92	2.12	2.31	2.50	2.69	2.88	3.08	3.27	3.46	3.65	3.85
6	.23	.69	1.62	2.31	2.54	2.77	3.00	3.23	3.46	3.69	3.92	4.15	4.38	4.62
7	.27	.81	1.88	2.69	2.96	3.23	3.50	3.77	4.04	4.31	4.58	4.85	5.12	5.38
8	.31	.92	2.15	3.03	3.38	3.69	4.00	4.31	4.62	4.92	5.23	5.54	5.85	6.15
9	.35	1.04	2.42	3.46	3.81	4.15	4.50	4.85	5.19	5.54	5.88	6.23	6.58	6.92
10	.38	1.15	2.69	3.85	4.23	4.62	5.00	5.38	5.77	6.15	6.54	6.92	7.31	7.69
11	.42	1.27	2.96	4.23	4.65	5.08	5.50	5.92	6.35	6.77	7.19	7.62	8.04	8.46
12	.46	1.38	3.23	4.62	5.08	5.44	6.00	6.46	6.92	7.38	7.85	8.31	8.77	9.23
13	.50	1.50	3.50	5.00	5.50	6.00	6.50	7.00	7.50	8.00	8.50	9.00	9.50	10.00
14	.54	1.62	3.77	5.38	5.92	6.46	7.00	7.54	8.08	8.62	9.15	9.69	10.23	10.77
15	.58	1.73	4.04	5.77	6.35	6.92	7.50	8.08	8.65	9.23	9.81	10.38	10.96	11.54
16	.62	1.85	4.31	6.15	6.77	7.38	8.00	8.62	9.23	9.85	10.46	11.08	11.69	12.31
17	.65	1.96	4.58	6.54	7.19	7.85	8.50	9.15	9.81	10.46	11.12	11.77	12.42	13.08
18	.69	2.08	4.85	6.92	7.62	8.31	9.00	9.69	10.38	11.08	11.77	12.46	13.15	13.85
19	.73	2.19	5.12	7.31	8.04	8.77	9.50	10.23	10.96	11.69	12.42	13.15	13.88	14.62
20	.77	2.31	5.38	7.69	8.46	9.23	10.00	10.77	11.54	12.31	13.03	13.85	14.62	15.38
21	.81	2.42	5.65	8.08	8.88	9.69	10.50	11.31	12.12	12.92	13.73	14.54	15.35	16.15
22	.85	2.54	5.92	8.46	9.31	10.15	11.00	11.85	12.69	13.54	14.38	15.23	16.08	16.92
23	.88	2.65	6.19	8.85	9.73	10.62	11.50	12.38	13.27	14.15	15.04	15.92	16.81	17.69
24	.92	2.77	6.46	9.23	10.15	11.08	12.00	12.92	13.85	14.77	15.69	16.62	17.54	18.46
25	.96	2.88	6.73	9.62	10.58	11.54	12.50	13.46	14.42	15.38	16.35	17.31	18.27	19.23
1 mo	1.00	3.00	7.00	10.00	11.00	12.00	13.00	14.00	15.00	16.00	17.00	18.00	19.00	20.00
2	2.00	6.00	14.00	20.00	22.00	24.00	26.00	28.00	30.00	32.00	34.00	36.00	38.00	40.00
3	3.00	9.00	21.00	30.00	33.00	36.00	39.00	42.00	45.00	48.00	51.00	54.00	57.00	60.00
4	4.00	12.00	28.00	40.00	44.00	48.00	52.00	56.00	60.00	64.00	68.00	72.00	70.00	80.00
5	5.00	15.00	35.00	50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	100.00
6	6.00	18.00	42.00	60.00	66.00	72.00	78.00	84.00	90.00	96.00	102.00	108.00	114.00	120.00
7	7.00	21.00	49.00	70.00	77.00	84.00	91.00	98.00	105.00	112.00	119.00	126.00	133.00	140.00
8	8.00	24.00	56.00	80.00	88.00	96.00	104.00	112.00	120.00	128.00	136.00	144.00	152.00	160.00
9	9.00	27.00	63.00	90.00	99.00	108.00	117.00	126.00	135.00	144.00	153.00	162.00	171.00	180.00
10	10.00	30.00	70.00	100.00	110.00	120.00	130.00	140.40	150.00	160.00	170.00	180.00	190.00	200.00
11	11.00	33.00	77.00	110.00	121.00	132.00	143.00	154.00	165.00	176.00	187.00	198.00	209.00	220.00
1 yr	12.00	36.00	84.00	120.00	132.00	144.00	156.00	168.00	180.00	192.00	204.00	216.00	228.00	240.00

* 26 working days in a month.

TABLE OF WAGES BY THE WEEK, GIVING THE DAY AND HOUR.

	\$1	\$2	\$3	\$4	\$5	\$6	\$7	\$8	\$9	\$10	\$11	\$12	\$13	\$14	\$15	\$16	\$17	\$18
$\frac{1}{2}$ hr.		$1\frac{2}{3}$	$2\frac{1}{2}$	$3\frac{1}{3}$	$4\frac{1}{6}$	5	5	$6\frac{2}{3}$	$7\frac{1}{2}$	$8\frac{1}{2}$	$9\frac{1}{6}$	10	10	$11\frac{2}{3}$	$12\frac{1}{2}$	$13\frac{1}{8}$	$14\frac{1}{4}$	15
1 hr.	$1\frac{2}{3}$	$3\frac{1}{3}$	5	$6\frac{2}{3}$	$8\frac{1}{6}$	10	$11\frac{2}{3}$	$13\frac{1}{3}$	15	$16\frac{2}{3}$	$18\frac{1}{3}$	20	$21\frac{2}{3}$	$23\frac{1}{3}$	25	$26\frac{2}{3}$	$28\frac{1}{2}$	30
2 hrs.	$3\frac{1}{3}$	$6\frac{2}{3}$	10	$13\frac{1}{3}$	$16\frac{2}{3}$	20	$23\frac{1}{3}$	$26\frac{2}{3}$	30	$33\frac{1}{3}$	$36\frac{2}{3}$	40	$43\frac{1}{3}$	$46\frac{2}{3}$	50	$53\frac{1}{3}$	$56\frac{2}{3}$	60
3 hrs.	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90
4 hrs.	$6\frac{2}{3}$	$13\frac{1}{3}$	20	$26\frac{2}{3}$	$33\frac{1}{3}$	40	$46\frac{2}{3}$	$53\frac{1}{3}$	60	$66\frac{2}{3}$	$73\frac{1}{3}$	80	$86\frac{2}{3}$	$93\frac{1}{3}$	1.00	$1.06\frac{2}{3}$	$1.13\frac{1}{3}$	1.20
5 hrs.	$8\frac{1}{3}$	$16\frac{2}{3}$	25	$33\frac{1}{3}$	$41\frac{2}{3}$	50	$58\frac{1}{3}$	$66\frac{2}{3}$	75	$83\frac{1}{3}$	$91\frac{2}{3}$	1.00	$1.08\frac{1}{3}$	$1.16\frac{2}{3}$	1.25	$1.33\frac{1}{3}$	$1.41\frac{2}{3}$	1.50
6 hrs.	10	20	30	40	50	60	70	80	90	1.00	1.10	1.20	1.30	1.40	1.50	1.60	1.70	1.80
7 hrs.	$11\frac{2}{3}$	$23\frac{1}{3}$	35	$46\frac{2}{3}$	$58\frac{1}{3}$	70	$81\frac{2}{3}$	$93\frac{1}{3}$	1.05	$1.16\frac{2}{3}$	$1.28\frac{1}{3}$	1.40	$1.51\frac{2}{3}$	$1.63\frac{1}{3}$	1.75	$1.86\frac{2}{3}$	$1.98\frac{1}{3}$	2.10
8 hrs.	$13\frac{1}{3}$	$26\frac{2}{3}$	40	$53\frac{1}{3}$	$66\frac{2}{3}$	80	$93\frac{1}{3}$	$1.06\frac{2}{3}$	1.20	$1.33\frac{1}{3}$	$1.46\frac{2}{3}$	1.60	$1.73\frac{1}{3}$	$1.86\frac{2}{3}$	2.00	$2.13\frac{1}{3}$	$2.26\frac{2}{3}$	2.40
9 hrs.	15	30	45	60	75	90	1.05	1.20	1.35	1.50	1.65	1.80	1.95	2.10	2.25	2.40	2.55	2.70
1 day	$16\frac{2}{3}$	$33\frac{1}{3}$	50	$66\frac{2}{3}$	$83\frac{1}{3}$	1.00	$1.16\frac{2}{3}$	$1.33\frac{1}{3}$	1.50	$1.66\frac{2}{3}$	$1.83\frac{1}{3}$	2.00	$2.16\frac{2}{3}$	$2.33\frac{1}{3}$	2.50	$2.66\frac{2}{3}$	$2.83\frac{1}{3}$	3.00
2 ds.	$33\frac{1}{3}$	$66\frac{2}{3}$	1.00	$1.33\frac{1}{3}$	$1.66\frac{2}{3}$	2.00	$2.33\frac{1}{3}$	$2.66\frac{2}{3}$	3.00	$3.33\frac{1}{3}$	$3.66\frac{2}{3}$	4.00	$4.33\frac{1}{3}$	$4.66\frac{2}{3}$	5.00	$5.33\frac{1}{3}$	$5.66\frac{2}{3}$	6.00
3 ds.	50	1.00	1.50	2.00	2.50	3.00	3.50	4.00	4.50	5.00	5.50	6.00	6.50	7.00	7.50	8.00	8.50	9.00
4 ds.	$66\frac{2}{3}$	$1.33\frac{1}{3}$	2.00	$2.66\frac{2}{3}$	$3.33\frac{1}{3}$	4.00	$4.66\frac{2}{3}$	$5.33\frac{1}{3}$	6.00	$6.66\frac{2}{3}$	$7.33\frac{1}{3}$	8.00	$8.66\frac{2}{3}$	$9.33\frac{1}{3}$	10.00	$10.66\frac{2}{3}$	$11.33\frac{1}{3}$	12.00
5 ds.	$83\frac{1}{3}$	$1.66\frac{2}{3}$	2.50	$3.33\frac{1}{3}$	$4.16\frac{2}{3}$	5.00	$5.83\frac{1}{3}$	$6.66\frac{2}{3}$	7.50	$8.33\frac{1}{3}$	$9.16\frac{2}{3}$	10.00	$10.83\frac{1}{3}$	$11.66\frac{2}{3}$	12.50	$13.33\frac{1}{3}$	$14.16\frac{2}{3}$	15.00
6 ds.	1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00	10.00	11.00	12.00	13.00	14.00	15.00	16.00	17.00	18.00

The above table is based on 10 hours a day.

EXAMPLE: What will 4 days and 7 hours come to at \$9.00 per week? Ans.: \$7.05.

A READY RECKONER.

HOW TO FIND THE PRICE OF ANY NUMBER OF POUNDS, YARDS, PIECES
OR BUSHELS.

The first column gives the NUMBER, the top columns the PRICES.

NOS.	2 c.	3 c.	4 c.	5 c.	6 c.	7 c.	8 c.	9 c.	10 c.	11 c.	12 c.	12½ c.	13 c.	14 c.
2	.4	.6	.8	.10	.12	.14	.16	.18	.20	.22	.24	.25	.26	.28
3	.6	.9	.12	.15	.18	.21	.24	.27	.30	.33	.36	37½	.39	.42
4	.8	.12	.16	.20	.24	.28	.32	.36	.40	.44	.48	.50	.52	.56
5	.10	.15	.20	.25	.30	.35	.40	.45	.50	.55	.60	.62½	.65	.70
6	.12	.18	.24	.30	.36	.42	.48	.54	.60	.66	.72	.75	.78	.84
7	.14	.21	.28	.35	.42	.49	.56	.63	.70	.77	.84	.87½	.91	.98
8	.16	.24	.32	.40	.48	.56	.64	.72	.80	.88	.96	1.00	1.04	1.12
9	.18	.27	.36	.45	.54	.63	.72	.81	.90	.99	1.08	1.12½	1.17	1.26
10	.20	.30	.40	.50	.60	.70	.80	.90	1.00	1.10	1.20	1.25	1.30	1.40
11	.22	.33	.44	.55	.66	.77	.88	.99	1.10	1.21	1.32	1.37½	1.43	1.54
12	.24	.36	.48	.60	.72	.84	.96	1.08	1.20	1.32	1.44	1.50	1.56	1.68
13	.26	.39	.52	.65	.78	.91	1.04	1.17	1.30	1.43	1.56	1.62½	1.69	1.82
14	.28	.42	.56	.70	.84	.98	1.12	1.26	1.40	1.54	1.68	1.75	1.82	1.96
15	.30	.45	.60	.75	.90	1.05	1.20	1.35	1.50	1.65	1.80	1.87½	1.95	2.10
16	.32	.48	.64	.80	.96	1.12	1.28	1.44	1.60	1.76	1.92	2.00	2.08	2.24
17	.34	.51	.68	.85	1.02	1.19	1.36	1.53	1.70	1.87	2.04	2.12½	2.21	2.38
18	.36	.54	.72	.90	1.08	1.26	1.44	1.62	1.80	1.98	2.16	2.25	2.34	2.52
19	.38	.57	.76	.95	1.14	1.33	1.52	1.71	1.90	2.09	2.28	2.37½	2.47	2.66
20	.40	.60	.80	1.00	1.10	1.40	1.60	1.80	2.00	2.20	2.40	2.50	2.60	2.80
21	.42	.63	.84	1.05	1.26	1.47	1.68	1.89	2.10	2.31	2.52	2.62½	2.73	2.94
22	.44	.66	.88	1.10	1.32	1.54	1.76	1.98	2.20	2.42	2.64	2.75	2.86	3.08
23	.46	.69	.92	1.15	1.38	1.61	1.84	2.07	2.30	2.53	2.76	2.87½	2.99	3.22
24	.48	.72	.96	1.20	1.44	1.68	1.92	2.16	2.40	2.64	2.88	3.00	3.12	3.36
25	.50	.75	1.00	1.25	1.50	1.75	2.00	2.25	2.50	2.75	3.00	3.12½	3.25	3.50
26	.52	.78	1.04	1.30	1.56	1.82	2.08	2.34	2.60	2.86	3.12	3.25	3.38	3.64
27	.54	.81	1.08	1.35	1.62	1.89	2.16	2.43	2.70	2.97	3.24	3.37½	3.51	3.78
28	.56	.84	1.12	1.40	1.68	1.96	2.24	2.53	2.80	3.08	3.36	3.50	3.64	3.92
29	.58	.87	1.16	1.45	1.74	2.03	2.32	2.61	2.90	3.19	3.48	3.62½	3.77	4.06
30	.60	.90	1.20	1.50	1.80	2.10	2.40	2.70	3.00	3.30	3.60	3.75	3.90	4.20
31	.62	.93	1.24	1.55	1.86	2.17	2.48	2.79	3.10	3.41	3.72	3.87½	4.03	4.34
32	.64	.96	1.28	1.60	1.92	2.24	2.56	2.88	3.20	3.52	3.84	4.00	4.16	4.48
33	.66	.99	1.32	1.65	1.98	2.31	2.64	2.97	3.30	3.63	3.96	4.12½	4.29	4.62
34	.68	1.02	1.36	1.70	2.04	2.38	2.72	3.06	3.40	3.74	4.08	4.25	4.42	4.76
35	.70	1.05	1.40	1.75	2.10	2.45	2.80	3.15	3.50	3.85	4.20	4.37½	4.55	4.90
36	.72	1.08	1.44	1.80	2.16	2.52	2.88	3.24	3.60	3.96	4.32	4.50	4.68	5.04
37	.74	1.11	1.48	1.85	2.22	2.59	2.96	3.33	3.70	4.07	4.44	4.62½	4.81	5.18
38	.76	1.14	1.52	1.90	2.28	2.66	3.04	3.42	3.80	4.18	4.56	4.75	4.94	5.32
39	.78	1.17	1.56	1.95	2.34	2.73	3.12	3.51	3.90	4.29	4.68	4.87½	5.07	5.46
40	.80	1.20	1.60	2.00	2.40	2.80	3.20	3.60	4.00	4.40	4.80	5.00	5.20	5.60
41	.82	1.23	1.64	2.05	2.46	2.87	3.28	3.69	4.10	4.51	4.92	5.12½	5.33	5.74
42	.84	1.26	1.68	2.10	2.52	2.94	3.36	3.78	4.20	4.62	5.04	5.25	5.46	5.88
43	.86	1.29	1.72	2.15	2.58	3.01	3.44	3.87	4.30	4.73	5.16	5.37½	5.59	6.02
44	.88	1.32	1.76	2.20	2.64	3.08	3.52	3.96	4.40	4.84	5.28	5.50	5.72	6.16
45	.90	1.35	1.80	2.25	2.70	3.15	3.60	4.05	4.50	4.95	5.40	5.62½	5.85	6.30
46	.92	1.38	1.84	2.30	2.76	3.22	3.68	4.14	4.60	5.06	5.52	5.75	5.98	6.44
47	.94	1.41	1.88	2.35	2.82	3.29	3.76	4.23	4.70	5.17	5.64	5.87½	6.11	6.58
48	.96	1.44	1.92	2.40	2.88	3.36	3.84	4.32	4.80	5.28	5.76	6.00	6.24	6.72
49	.98	1.47	1.96	2.45	2.94	3.43	3.92	4.41	4.90	5.39	5.88	6.12½	6.37	6.86
50	1.00	1.50	2.00	2.50	3.00	3.50	4.00	4.50	5.00	5.50	6.00	6.25	6.50	7.00
60	1.20	1.80	2.40	3.00	3.60	4.20	4.80	5.40	6.00	6.60	7.20	7.50	7.80	8.40
70	1.40	2.10	2.80	3.50	4.20	4.90	5.60	6.30	7.00	7.70	8.40	8.75	9.10	9.80
80	1.60	2.40	3.20	4.00	4.80	5.60	6.40	7.20	8.00	8.80	9.60	10.00	10.40	11.20
90	1.80	2.70	3.60	4.50	5.40	6.30	7.20	8.10	9.00	9.90	10.80	11.25	11.70	12.60
100	2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00	10.00	11.00	12.00	12.50	13.00	14.00

A READY RECKONER.

HOW TO FIND THE PRICE OF ANY NUMBER OF POUNDS, YARDS, PIECES
OR BUSHELS.

CONTINUED.

The first column gives the NUMBER, the top columns the PRICES.

NOS.	15 c.	16 c.	17 c.	18 c.	19 c.	20 c.	21 c.	22 c.	23 c.	24 c.	25 c.	26 c.	27 c.
2	.30	.32	.34	.36	.38	.40	.42	.44	.46	.48	.50	.52	.54
3	.45	.48	.51	.54	.57	.60	.63	.66	.69	.72	.75	.78	.81
4	.60	.64	.68	.72	.76	.80	.84	.88	.92	.96	1.00	1.04	1.08
5	.75	.80	.85	.90	.95	1.00	1.05	1.10	1.15	1.20	1.25	1.30	1.35
6	.90	.96	1.02	1.08	1.14	1.20	1.26	1.32	1.38	1.44	1.50	1.56	1.62
7	1.05	1.12	1.19	1.26	1.33	1.40	1.47	1.54	1.61	1.68	1.75	1.82	1.89
8	1.20	1.28	1.36	1.44	1.52	1.60	1.68	1.76	1.84	1.92	2.00	2.08	2.16
9	1.35	1.44	1.53	1.62	1.71	1.80	1.89	1.98	2.07	2.16	2.25	2.34	2.43
10	1.50	1.60	1.70	1.80	1.90	2.00	2.10	2.20	2.30	2.40	2.50	2.60	2.70
11	1.65	1.76	1.87	1.98	2.09	2.20	2.31	2.42	2.53	2.64	2.75	2.86	2.97
12	1.80	1.92	2.04	2.16	2.28	2.40	2.52	2.64	2.76	2.88	3.00	3.12	3.24
13	1.95	2.08	2.21	2.34	2.47	2.60	2.73	2.86	2.99	3.12	3.25	3.38	3.51
14	2.10	2.24	2.38	2.52	2.66	2.80	2.94	3.08	3.22	3.36	3.50	3.64	3.78
15	2.25	2.40	2.55	2.70	2.85	3.00	3.15	3.30	3.45	3.60	3.75	3.90	4.05
16	2.40	2.56	2.72	2.88	3.04	3.20	3.36	3.52	3.68	3.84	4.00	4.16	4.32
17	2.55	2.72	2.89	3.06	3.23	3.40	3.57	3.74	3.91	4.08	4.25	4.42	4.59
18	2.70	2.88	3.06	3.24	3.42	3.60	3.78	3.96	4.14	4.32	4.50	4.68	4.86
19	2.85	3.04	3.23	3.42	3.61	3.80	3.99	4.18	4.37	4.56	4.75	4.94	5.13
20	3.00	3.20	3.40	3.60	3.80	4.00	4.20	4.40	4.60	4.80	5.00	5.20	5.40
21	3.15	3.36	3.57	3.78	3.99	4.20	4.41	4.62	4.83	5.04	5.25	5.46	5.67
22	3.30	3.52	3.74	3.96	4.18	4.40	4.62	4.84	5.06	5.28	5.50	5.72	5.94
23	3.45	3.68	3.91	4.14	4.37	4.60	4.83	5.06	5.29	5.52	5.75	5.98	6.21
24	3.60	3.84	4.08	4.32	4.56	4.80	5.04	5.28	5.52	5.76	6.00	6.24	6.48
25	3.75	4.00	4.25	4.50	4.75	5.00	5.25	5.50	5.75	6.00	6.25	6.50	6.75
26	3.90	4.16	4.42	4.68	4.94	5.20	5.46	5.72	5.98	6.24	6.50	6.77	7.02
27	4.05	4.32	4.59	4.86	5.13	5.40	5.67	5.94	6.21	6.48	6.75	7.02	7.29
28	4.20	4.48	4.76	5.04	5.32	5.60	5.88	6.16	6.44	6.72	7.00	7.28	7.56
29	4.35	4.64	4.93	5.22	5.51	5.80	6.09	6.38	6.67	6.96	7.25	7.54	7.83
30	4.50	4.80	5.10	5.40	5.70	6.00	6.30	6.60	6.90	7.20	7.50	7.80	8.10
31	4.65	4.96	5.27	5.58	5.89	6.20	6.51	6.82	7.13	7.44	7.75	8.06	8.37
32	4.80	5.12	5.44	5.76	6.08	6.40	6.72	7.04	7.36	7.68	8.00	8.32	8.64
33	4.95	5.28	5.61	5.94	6.27	6.60	6.93	7.26	7.59	7.92	8.25	8.58	8.91
34	5.10	5.44	5.78	6.12	6.46	6.80	7.14	7.48	7.82	8.16	8.50	8.84	9.18
35	5.25	5.60	5.95	6.30	6.65	7.00	7.35	7.70	8.05	8.40	8.75	9.10	9.45
36	5.40	5.76	6.12	6.48	6.84	7.20	7.56	7.92	8.28	8.64	9.00	9.36	9.72
37	5.55	5.92	6.29	6.66	7.03	7.40	7.77	8.14	8.51	8.88	9.25	9.62	9.91
38	5.70	6.08	6.46	6.84	7.22	7.60	7.98	8.36	8.74	9.12	9.50	9.88	10.26
39	5.85	6.24	6.63	7.02	7.41	7.80	8.19	8.58	8.97	9.36	9.75	10.14	10.53
40	6.00	6.40	6.80	7.20	7.60	8.00	8.40	8.80	9.20	9.60	10.00	10.40	10.80
41	6.15	6.56	6.97	7.38	7.79	8.20	8.61	9.02	9.43	9.84	10.25	10.66	11.07
42	6.30	6.72	7.14	7.56	7.98	8.40	8.82	9.24	9.66	10.08	10.50	10.92	11.34
43	6.45	6.88	7.31	7.74	8.17	8.60	9.03	9.46	9.89	10.32	10.75	11.18	11.61
44	6.60	7.04	7.48	7.92	8.36	8.80	9.24	9.68	10.12	10.56	11.00	11.44	11.88
45	6.75	7.20	7.65	8.10	8.55	9.00	9.45	9.90	10.35	10.80	11.25	11.70	12.15
46	6.90	7.36	7.82	8.28	8.74	9.20	9.66	10.12	10.58	11.04	11.50	11.96	12.42
47	7.05	7.52	7.99	8.46	8.93	9.40	9.87	10.34	10.81	11.28	11.75	12.22	12.69
48	7.20	7.68	8.16	8.64	9.12	9.60	10.08	10.56	11.04	11.52	12.00	12.48	12.96
49	7.35	7.84	8.33	8.82	9.31	9.80	10.29	10.78	11.27	11.76	12.25	12.74	13.23
50	7.50	8.00	8.50	9.00	9.50	10.00	10.50	11.00	11.50	12.00	12.50	13.00	13.50
60	9.00	9.60	10.20	10.80	11.40	12.00	12.60	13.20	13.80	14.40	15.00	15.60	16.20
70	10.50	11.20	11.90	12.60	13.30	14.00	14.70	15.40	16.10	16.80	17.50	18.20	18.90
80	12.00	12.80	13.60	14.40	15.20	16.00	16.80	17.60	18.40	19.20	20.00	20.80	21.60
90	13.50	14.40	15.30	16.20	17.10	18.00	18.90	19.80	20.70	21.60	22.50	23.40	24.30
100	15.00	16.00	17.00	18.00	19.00	20.00	21.00	22.00	23.00	24.00	25.00	26.00	27.00

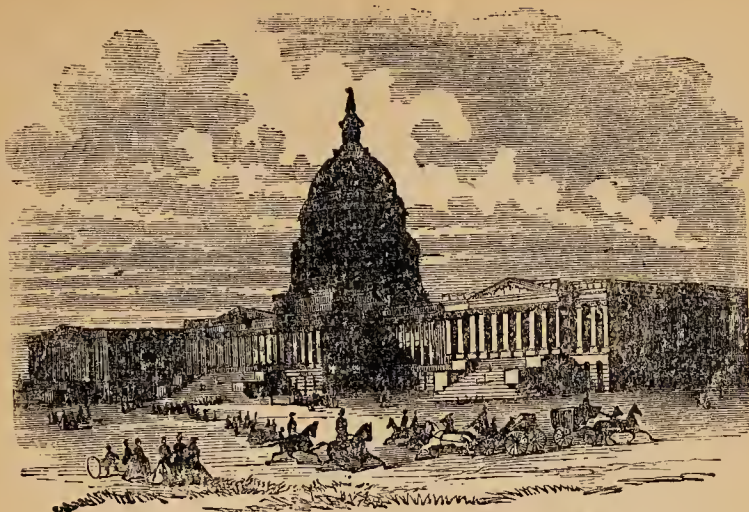
A READY RECKONER.

HOW TO FIND THE PRICE OF ANY NUMBER OF POUNDS, YARDS, PIECES
OR BUSHELS.

CONTINUED.

The first column gives the NUMBER, the top columns the PRICES.

NOS.	23 c.	29 c.	39 c.	31 c.	32 c.	33 c.	34 c.	35 c.	36 c.	37 c.	38 c.	39 c.	40 c.
2	.56	.58	.60	.62	.64	.66	.68	.70	.72	.74	.76	.78	.80
3	.84	.87	.90	.93	.96	.99	1.02	1.05	1.08	1.11	1.14	1.17	1.20
4	1.12	1.16	1.20	1.24	1.28	1.32	1.36	1.40	1.44	1.48	1.52	1.56	1.60
5	1.40	1.45	1.50	1.56	1.60	1.65	1.70	1.75	1.80	1.85	1.90	1.95	2.00
6	1.68	1.74	1.80	1.86	1.92	1.98	2.04	2.10	2.16	2.22	2.28	2.34	2.40
7	1.96	2.03	2.10	2.17	2.24	2.31	2.38	2.45	2.52	2.59	2.66	2.73	2.80
8	2.24	2.32	2.40	2.48	2.56	2.64	2.72	2.80	2.88	2.96	3.04	3.12	3.20
9	2.52	2.61	2.70	2.79	2.88	2.97	3.06	3.15	3.24	3.33	3.42	3.51	3.60
10	2.80	2.90	3.00	3.10	3.20	3.30	3.40	3.50	3.60	3.70	3.80	3.90	4.00
11	3.03	3.19	3.30	3.41	3.52	3.63	3.74	3.85	3.96	4.07	4.18	4.29	4.40
12	3.36	3.48	3.60	3.72	3.84	3.96	4.08	4.20	4.32	4.44	4.56	4.68	4.80
13	3.64	3.77	3.90	4.03	4.16	4.29	4.42	4.55	4.68	4.81	4.94	5.07	5.20
14	3.92	4.06	4.20	4.34	4.48	4.62	4.76	4.90	5.04	5.18	5.32	5.46	5.60
15	4.20	4.35	4.50	4.65	4.80	4.95	5.10	5.25	5.40	5.55	5.70	5.85	6.00
16	4.48	4.64	4.80	4.96	5.12	5.28	5.44	5.60	5.76	5.92	6.08	6.24	6.40
17	4.76	4.93	5.10	5.27	5.44	5.61	5.78	5.95	6.12	6.29	6.46	6.63	6.80
18	5.04	5.22	5.40	5.58	5.76	5.94	6.12	6.30	6.48	6.66	6.84	7.02	7.20
19	5.32	5.51	5.70	5.89	6.08	6.27	6.46	6.65	6.84	7.03	7.22	7.41	7.60
20	5.60	5.80	6.00	6.20	6.40	6.60	6.80	7.00	7.20	7.40	7.60	7.80	8.00
21	5.88	6.09	6.30	6.51	6.72	6.93	7.14	7.35	7.56	7.77	7.98	8.19	8.40
22	6.16	6.38	6.60	6.82	7.04	7.26	7.48	7.70	7.92	8.14	8.36	8.58	8.80
23	6.44	6.67	6.90	7.13	7.36	7.59	7.82	8.05	8.28	8.51	8.74	8.97	9.20
24	6.72	6.96	7.20	7.44	7.68	7.92	8.16	8.40	8.64	8.88	9.12	9.36	9.60
25	7.00	7.25	7.50	7.72	8.00	8.25	8.50	8.75	9.00	9.25	9.50	9.75	10.00
26	7.28	7.54	7.80	8.06	8.32	8.58	8.84	9.10	9.36	9.62	9.88	10.14	10.40
27	7.56	7.83	8.10	8.37	8.64	8.91	9.18	9.45	9.72	9.99	10.26	10.53	10.80
28	7.84	8.12	8.40	8.68	8.96	9.24	9.52	9.80	10.08	10.36	10.64	10.92	11.20
29	8.12	8.41	8.70	8.99	9.28	9.57	9.86	10.15	10.44	10.73	11.02	11.31	11.60
30	8.40	8.70	9.00	9.30	9.60	9.90	10.20	10.50	10.80	11.10	11.40	11.70	12.00
31	8.68	8.99	9.30	9.61	9.92	10.23	10.54	10.85	11.16	11.47	11.78	12.09	12.40
32	8.96	9.28	9.60	9.92	10.24	10.56	10.88	11.20	11.52	11.84	12.16	12.48	12.80
33	9.24	9.57	9.90	10.23	10.56	10.89	11.22	11.55	11.88	12.21	12.54	12.87	13.20
34	9.52	9.86	10.20	10.54	10.88	11.22	11.56	11.90	12.24	12.58	12.92	13.26	13.60
35	9.80	10.15	10.50	10.85	11.20	11.55	11.90	12.25	12.60	12.95	13.30	13.65	14.00
36	10.08	10.44	10.80	11.16	11.52	11.88	12.24	12.60	12.96	13.32	13.68	14.04	14.40
37	10.36	10.73	11.10	11.47	11.84	12.21	12.58	12.95	13.32	13.69	14.06	14.43	14.80
38	10.64	11.02	11.40	11.78	12.16	12.54	12.92	13.30	13.68	14.06	14.44	14.82	15.20
39	10.92	11.31	11.70	12.09	12.48	12.87	13.26	13.65	14.04	14.43	14.82	15.21	15.60
40	11.20	11.66	12.00	12.40	12.80	13.20	13.60	14.00	14.40	14.80	15.20	15.60	16.00
41	11.48	11.89	12.30	12.71	13.12	13.53	13.94	14.35	14.76	15.17	15.58	15.99	16.40
42	11.76	12.18	12.60	13.02	13.44	13.86	14.28	14.70	15.12	15.54	15.96	16.38	16.80
43	12.04	12.47	12.90	13.33	13.76	14.19	14.62	15.05	15.48	15.91	16.34	16.77	17.20
44	12.32	12.76	13.20	13.64	14.08	14.52	14.96	15.40	15.84	16.28	16.72	17.16	17.60
45	12.60	13.05	13.50	13.95	14.40	14.85	15.30	15.75	16.20	16.65	17.10	17.55	18.00
46	12.88	13.34	13.80	14.26	14.72	15.18	15.64	16.10	16.56	17.02	17.48	17.94	18.40
47	13.16	13.63	14.10	14.57	15.04	15.51	15.98	16.45	16.92	17.39	17.86	18.33	18.80
48	13.44	13.92	14.40	14.88	15.36	15.84	16.32	16.80	17.28	17.76	18.24	18.72	19.20
49	13.72	14.21	14.70	15.19	15.68	16.17	16.66	17.15	17.64	18.13	18.62	19.11	19.60
50	14.00	14.50	15.00	15.50	16.00	16.50	17.00	17.50	18.00	18.50	19.00	19.50	20.00
60	16.80	17.40	18.00	18.60	19.20	19.80	20.40	21.00	21.60	22.20	22.80	23.40	24.00
70	19.60	20.30	21.00	21.70	22.40	23.10	23.80	24.50	25.20	25.90	26.60	27.30	28.00
80	22.40	23.20	24.00	24.80	25.60	26.40	27.20	28.00	28.80	29.60	30.40	31.20	32.00
90	25.20	26.10	27.00	27.90	28.80	29.70	30.60	31.50	32.40	33.30	34.20	35.10	36.00
100	28.00	29.00	30.00	31.00	32.00	33.00	34.00	35.00	36.00	37.00	38.00	39.00	40.00



THE UNITED STATES TARIFF LAWS.

AMOUNT OF DUTIES ON IMPORTANT ARTICLES.

Ale, Porter and Beer, in bottles.....	40 cts. per gallon.
“ “ “ in casks	20 cts. per gallon.
Books, Charts, new.	25 per cent.
Boots, Shoes, Leather.....	35 per cent.
Bronze, manufactures of.....	45 per cent.
Carpets, Aubusson, Axminster, and all woven	{ 60 cts. per sq. yd. and 40
whole for room.....	
“ Brussels, Tapestry, printed on the warp,	{ 28 cts. per sq. yd. and 40
or otherwise.....	
“ Brussels, figured or plain	{ 44 cts. per sq. yd. and 40
“ Saxony, Wilton & Tornay Velvet,	{ 60 cts. per sq yd. and 40
wrought by the Jacquard machine.....	
“ Treble Ingrain, three ply, and Worsted	{ 19 cts. per sq. yd. and 40
China Venetian	
“ Velvet, Patent or Tapestry, printed on	{ 40 cts. per sq. yd. and 40
the warp or otherwise	
Carriages.....	35 per cent.
China-Porcelain and Parian Ware plain.....	55 per cent.
Gilded, ornamented or decorated.....	69 per cent.
Cigars, Cheroots, and Cigarettes.....	{ \$1.50 per lb and 25 per
	cent.
Clocks.....	45 per cent.
Clothing, wholly or in part wool.....	{ 44 cts. per lb and 50 per
	cent.
“ Linen.....	40 per cent.
“ Silk component.....	50 per cent.
“ All other descriptions	35 per cent.
Coal and Coke, bituminous.....	75 cts. per ton.
Coral, cut or manufactured.....	25 per cent.
Cutlery, Table, etc....	{ 10 cts. to \$5 per doz. and
“ Pen, Jack and Pocket Knives.....	{ 30 per cent.
	{ 12 cts to \$2 per doz. and
	50 per cent.

Diamonds and other precious stones, set.....	25 per cent.
“ Unset.....	10 per cent.
“ Set.....	50 per cent.
Engravings.....	25 per cent.
Furniture.....	35 per cent.
Furs, manufactured.....	35 per cent.
Gilt and plated ware, etc.....	35 per cent.
Glass ware.....	60 per cent.
Gloves, Kid.....	50 per cent.
Gold and silver ware, etc.....	45 per cent.
Guns.....	25 per cent.
Hay.....	\$4 per ton.
Instruments, professional and in use.....	free.
Iron, Pig and Scrap.....	$\frac{3}{8}$ cts. per lb.
Jewelry—Gold, Silver or imitation.....	50 per cent.
“ Jet and imitation of.....	25 per cent.
Laces, Silk.....	60 per cent.
“ Silk and Cotton.....	50 per cent.
“ Thread.....	35 per cent.
Leather, manufactures of.....	35 per cent.
Linen—Table, Toweling, etc.....	35 per cent.
Machinery, brass or iron.....	45 per cent.
“ copper or steel.....	45 per cent.
Oils—Animal.....	30 per cent.
“ Castor.....	80 cts. per gallon.
“ Olive.....	35 cts. per gallon.
Paintings.....	15 per cent.
“ if work of an American artist.....	free.
“ Frames for ditto.....	35 per cent.
Photographs.....	25 per cent.
Pipes—Meerschaum, wood, and of all other material, except common clay.....	70 per cent.
Prints or Engravings.....	25 per cent.
Rubber Boots, Shoes, and other articles wholly of rubber (not fabrics).....	30 per cent.
Rubber Braces, Suspenders, Webbing, etc., unless in part silk.....	60 cts. per lb and 60 per cent.
Rubber, Silk, Cotton, Worsted or Leather.....	50 per cent.
Saddles and Harness.....	35 per cent.
Shawls—Silk.....	60 per cent.
“ Camel's Hair or other wool.....	{ 35 cts. per lb and 40 per cent.
Silk—Dress and Piece.....	50 per cent.
Smokers' Articles.....	70 per cent.
Snuff.....	50 cts. per lb.
Soap—Castile.....	$1\frac{1}{4}$ cts. per lb.
“ Fancy, Perfumed, Toilet and Windsor... Statuary, Marble.....	20 per cent.
	15 per cent.
Stereoscopic views, on glass or paper.....	60 per cent.
Spirits—Brandy, Whisky, Gin, etc.....	\$2.50 per proof gallon.
Umbrellas—Silk or Alpaca.....	55 per cent.
Velvet—Silk.....	\$3.50 per lb and 15 per cent.
“ Cotton or mostly cotton.....	\$1.50 per lb and 15 per cent.
Watches.....	25 per cent.
Wines—All <i>still</i> Wines, such as Sherry.....	50 cts. per gallon.
Claret, or Hock, in casks.....	\$1.60 per case.
Ditto, in bottles of 1 pint and less.....	1.60 per case.
Ditto, in bottles of over 1 pint and less than 1 quart.....	1.70 per doz.
All Champagnes and Sparkling Wines in bottles of $\frac{1}{2}$ pint or less.....	2.00 per doz.
Ditto, in bottles of over $\frac{1}{2}$ pint and not more than 1 pint....	4.00 per doz.
Ditto, in bottles of over 1 pint and not more than 1 quart.....	8.00 per doz.
Ditto, in bottles of over 1 quart (extra)....	2.50 per gallon.

ARTICLES FREE OF DUTY.

Actors' costumes and effects intended for personal use.
 Animals for breeding purposes.
 Antiquities not for sale.
 Articles and tools of trade.
 Art works of American artists.
 Bed feathers.
 Birds, land and water fowl.
 Books printed over 20 years.
 Books printed in other than the English language.
 Coal—anthracite.
 Cocoa.
 Coffee.
 Collections of antiquities, etc., for use in colleges, museums, incorporated societies, etc.
 Diamonds, rough.
 Effects of American citizens dying abroad, if accompanied by Consular certificate.
 Engravings (engraved over 20 years).
 Farina.
 Fertilizers.
 Fruits and nuts.

Furs, undressed.
 Hides, raw.
 Household effects in use abroad over one year and not for sale.
 India Rubber.
 Mineral waters, natural.
 Mother of pearl, unmanufactured.
 Natural history specimens (not for sale).
 Newspapers.
 Periodicals.
 Personal effects when old and in use over a year.
 Plants, trees and shrubs.
 Rags, other than wool.
 Rubber—crude.
 Scientific instruments.
 Skins—raw.
 Tapioca.
 Tea.
 United States manufactures forwarded to foreign countries and returned.
 Wax, Vegetable and Mineral.





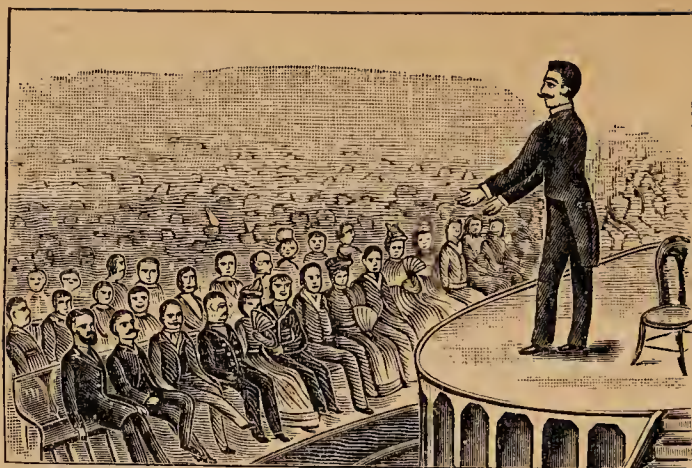
INTER-STATE COMMERCE MAP,
SHOWING THE DIVISIONS AND SECTIONS FOR THE DIFFERENT FREIGHT RATES.

THE INTER-STATE COMMERCE LAW.

1. The opposite page shows the map of the UNITED STATES, and the divisions of railroad territory made by the INTER-STATE COMMERCE LAW. January 1st, 1892, there were 171,117 miles of railroad in the United States. The section of country through which railroads pass is divided into 10 sections, and the railways in these 10 divisions are grouped together on the basis of similarity as to the cost and business expenses of running and maintaining the roads. Thus, for example:— In group II you will find the States of New York, Pennsylvania, New Jersey, Maryland and Delaware, the most densely populated States, in which the cost of railroads per mile was the most expensive, on the account of density of population and amount of travel and freightage. The cost per mile for passengers carried is 2.02 cents, and the cost of a ton of freight per mile is $\frac{1}{4}$ cent, which is the lowest of any group in the Union.

2. Now contrast with group II group IX or X, whose sparse population, remoteness of trade centers and lack of manufactures, there must consequently be less profit on the capital invested, and consequently it would cost more to carry a passenger per mile, and it would cost more to carry a ton of freight the same distance.

3. Group I receives the smallest revenue per mile for passengers, 1.90 cents; group IX the largest, 2.58 cents per mile. Group III received the least per ton for freight per mile, .69½ cents; group X the most, namely, 1.65 cents per mile. Group X received the greatest per cent. of passenger earnings. Thus it is seen that rates are made on railroads according to the cost of road and the territory through which they pass, whether thinly or thickly populated, and hence the scale of prices must be governed accordingly. The same uniform rates must prevail in all the different railroad divisions into which the United States is divided by the Inter-State Commerce Law. Each division has its scale of prices, and every railroad company must comply with the law of rates.



**A Complete Set of Parliamentary Rules and Usages
for Public Meetings, Political Gatherings
and Debating Societies.**

OVER THREE HUNDRED POINTS OF ORDER.

Trace up each reference at the right, and then look up the corresponding marks on opposite page, which will give the full information desired.

Forms in which questions may be put.....	13 14 15 16 17 18 19
Questions of precedence of questions	5 6 7 8 9 10 12
Motion to withdraw a motion.....	1 a * A a II x
To take up a question out of its proper order.....	1 a * A b II x
Motion to take from the table.....	1 a * C b II x
Motion to suspend the rules.....	3 a † B a II x
To substitute in the nature of an amendment.....	3 a † A a II x
Motion to make subject a special order.....	3 a † A b II x
Question whether subject shall be discussed.	1 a * A b III y
Motion that committee do not rise.....	1 a * B a II x
Motion to refer a question.....	3 b † B a II x
Motion to reconsider an undebatable question.....	1 a * B a II z
Motion to reconsider a debatable question.....	3 b * B a II x
Reading papers.....	1 a * A a II x
Questions of privilege	3 a † A a II x
Questions touching priority of business.....	1 a † A a II x
Motion for previous question.....	1 a * A b II x
Motion to postpone indefinitely....	3 b * A a II x
Motion to postpone to a definite time.....	4 a † A a II x

Motion for the orders of the day.....	1 a * A a III y
Objection to consideration of question.....	1 a * A b III y
Motion to limit debate on question.....	1 a † A b II x
Motion to lay on the table.....	1 a * C a II x
Leave to continue speaking after indecorum.....	1 a * A a II x
Motion to extend limits of debate on question.....	1 a † A a II x
Motion to commit.....	3 b † A a II x
Motion to close debate on question.....	1 a † A b II x
Call to order.....	1 a * A a III y
Motion to appeal from Speaker's decision generally.....	3 a * A a II y
Motion to appeal from Speaker's decision <i>re</i> indecorum.....	1 a † A a II y
Motion to amend the rules.....	3 a † A b II x
Motion to amend an amendment	3 a * A a II x
Motion to amend	3 a † A a II x
Motion to determine time to which to adjourn.....	2 a † A a II x
Motion to adjourn.. ..	1 a * B a II x

1. Question undebatable; sometimes remarks tacitly allowed.
2. Undebatable if another question is before the assembly.
3. Debatable question.
4. Limited debate only on propriety of postponement.
 - a. Does not allow reference to main question.
 - b. Opens the main question to debate.
- *. Cannot be amended.
- †. May be amended.
 - A. Can be reconsidered.
 - B. Cannot be reconsidered.
- C. An affirmative vote on this question cannot be reconsidered.
- b. Requires two-third vote, unless special rules have been enacted.
 - a. Simple majority suffices to determine the question.
- II. Motion must be seconded.
- III. Does not require to be seconded.
 - x. Not in order when another has the floor.
 - y. Always in order though another may have the floor.
 - z. May be moved and entered on the record when another has the floor, but the business then before the assembly may not be put aside. The motion must be made by one who voted with the prevailing side, and on the same day the original vote was taken.
5. Fixing the time to which an adjournment may be made; ranks first.
6. To adjourn without limitation; second.
7. Motion for the Orders of the Day; third.
8. Motion to lay on the table; fourth.
9. Motion for the previous question; fifth.
10. Motion to postpone definitely; sixth.
12. Motion to commit; seventh.
13. Motion to amend; eighth.
14. Motion to postpone indefinitely; ninth.
15. On motion to strike out words, "Shall the words stand part of the motion?" unless a majority sustains the words they are struck out.
16. On motion for previous question the form to be observed is: "Shall the main question be now put?" This, if carried, ends debate.
17. On an appeal from the chair's decision, "Shall the decision be sustained as the ruling of the house?" The chair is generally sustained.
18. On motion for Orders of the Day, "Will the house now proceed to the Orders of the day?" This, if carried, supersedes intervening motions.
19. When an objection is raised to considering question, "Shall the question be considered?" objection may be made by any member before debate has commenced, but not subsequently.



HOW TO FIND THE DAY OF THE WEEK FOR ANY DATE.

RULE.—Take the last two figures of the given year and add one-fourth of itself to it; add also to this the day of the month and the ratio of the month and divide the sum by 7, and the remainder will be the day of the week, 1 denoting Sunday, 2 Monday, 3 Tuesday, and so on.

Ratio: For Feb., March and Nov. is 6; for Sept. and Dec. 1; for April and July 2; for May 4; for Jan. and Oct. 3; for Aug. 5, and for June 0.

Example: On what day of the week was John born if the date was Sept. 16, 1841?

Last 2 figures 41 of the year.

Solution: $41 \div 4 = 10$

Day of the month 16

Ratio 1

Total 68

$68 \div 7 = 9$ with 5 remainder.

Hence John was born on the 5th day of the week or Thursday.

N. B. The above rule is for the present century, for the last century add 2 before dividing by 7, and for the next century subtract 2 before dividing by 7.



"In the midst of life there is death."

HOW TO WRITE RESOLUTIONS

On the Death of Members of Societies or Prominent Citizens.

1. Resolutions of societies, clubs, or any organization on the death of a member should always be deliberate, concise and consistent.
2. Great care should be taken that they are not too brief nor too long, and be careful to avoid excessive exaggerations.
3. Resolutions in form are always prefaced with a preamble which should specify the occasion of what shall follow. The preamble should begin with "whereas," and each resolution should begin with "resolved" or "be it resolved."
4. When resolutions have been framed by a committee, all their signatures should be annexed to the resolutions.

FORM OF RESOLUTIONS.

WHEREAS, The great and supreme Ruler of the universe has in his infinite wisdom removed from among us, one of our worthy and esteemed fellow-laborers Henry A. Harlow; and whereas, the long and intimate relation held with him in the faithful discharge of his duties in this society makes it eminently befitting that we record our appreciation of him; therefore,

Resolved, That the wisdom and ability which he has exercised in the aid of our organization by service, contributions, and counsel, will be held in grateful remembrance;

Resolved, That the sudden removal of such a life from among our midst leaves a vacancy and a shadow that will be deeply realized by all the members and friends of this organization, and will prove a serious loss to the community and the public.

Resolved, That with deep sympathy with the bereaved relatives of the deceased we express our hope that even so great a loss to us all may be overruled for good by Him who doeth all things well;

Resolved, That a copy of these resolutions be spread upon the records of this organization, a copy printed in the local paper and a copy forwarded to the bereaved family.



The Dark Colored States are those which have adopted the Australian System of Voting.

THE AUSTRALIAN SYSTEM OF VOTING.

There has long been a popular demand among the people for a better system of intelligent voting, and the desire that new safe-guards be thrown about the ballot-box for the protection of the voter. Absolute secrecy has been to a great extent realized in the last few years in the Australian System of Voting. The above illustration shows the number of States which have adopted the system.

There are *two* ways of grouping the names of candidates on the tickets. The first is known as the original Australian style, and contains the alphabetical arrangement of the names under the title of the office. This is used by the following states: California, Kentucky, Massachusetts, Minnesota, Montana, Nebraska, New Hampshire, Oregon, Rhode Island, Tennessee, Vermont, Washington and Wyoming.

The second method is known as the Belgian system, and consists of grouping the nominations and offices by parties. This is used in Missouri, Ohio, Wisconsin, Delaware, Illinois, Indiana, Maine and Oklahoma Territory.



IT MAKES THE SPARKS FLY.

THE NEW ELECTION LAWS.

The whole number of laws enacted is 33; of which one was enacted in 1888, 9 in 1889, 18 in 1891. In this enumeration Michigan and Minnesota are counted twice, because each has passed two laws.

The number of "good" laws is 26, of "poor" laws 3, of "bad" laws 2, of "fair" laws 1.

The number of laws with the blanket ballot is 30, with the alphabetical order 19, with party group and name 5, with party group, name, and emblem 6; the number with separate party ballots is 3.

THE AUSTRALIAN BALLOT.

SECRET BALLOT IN THIRTY-THREE STATES.

Date enacted	State.	Style of Ballot.	Method of Voting.
1891	Arkansas	Blanket, with alphabetical order.	Erasing names not voted for.
1891	California.....	Two *blanket ballots, one general, one municipal, with alphabetical order. All party names grouped at top.	Marking each name or simply party name at top.
1891	Colorado.....	Blanket, with party group, name, and emblem.	Marking each name or a group.
1889	Connecticut.....	Unofficial, separate party ballots.	By bailot in official envelopes.

Date enacted	State.	Style of Ballot.	Method of Voting.
1891	Delaware.....	Blanket, with party group, name, and emblem.	Marking each name or a group.
1891	Illinois.....	Blanket, with party group and name.	Marking each name or a group.
1889	Indiana.....	Blanket, with party group, name, and emblem.	Marking each name or a group.
1891	Kentucky.....	Probably blanket, with alphabetical order.	Marking each name.
1891	Maine.....	Blanket, with party group and name.	Marking each name or a group.
1890	Maryland.....	Blanket, with party group, name, and emblem.	Marking each name or a group.
1883	Massachusetts.....	Blanket, with alphabetical order.	Marking each name.
1889-91	Michigan.....	Blanket, with party group, name, and emblem.	Marking each name or a group.
1889-91	Minnesota.....	Three separate blanket ballots, in varied colors, with alphabetical order.	Marking each name.
1890	Mississippi.....	Blanket, with order unspecified.	Marking each name.
1889	Missouri.....	Blanket, with party group and name.	Erasing names not voted for.
1889	Montana.....	Blanket, with alphabetical order.	Marking each name.
1891	Nebraska.....	Blanket, with alphabetical order.	Marking each name.
1891	New Hampshire..	Blanket, with alphabetical order.	Marking each name.
1890	New Jersey.....	Separate party official ballots, obtainable in and out of polling places.	By ballot in envelopes.
1890	New York.....	Separate party official ballots and "paster" ballot.	By ballot.
1891	North Dakota.....	Blanket, with alphabetical order. All party names grouped at top.	Marking each name or simply party name at top.
1891	Ohio.....	Blanket, with party group and emblem.	Marking each name or a group.
1891	Oregon.....	Blanket, with alphabetical order.	Marking each name.
1891	Pennsylvania.....	Blanket, with group and name for regular party nominations, alphabetical order for all others.	Marking each name or a group.
1889	Rhode Island.....	Blanket, with alphabetical order.	Marking each name.
1891	South Dakota.....	Blanket, with alphabetical order.	Marking each name.
1889	Tennessee.....	Blanket, with alphabetical order.	Marking each name.
1891	Texas.....	Probably blanket, with alphabetical order.	Marking each name.
1890	Vermont.....	Blanket, with alphabetical order.	Marking each name.
1890	Washington.....	Blanket, with alphabetical order.	Marking each name.
1891	West Virginia.....	Blanket, with party group and name.	Erasing names not voted for.
1889	Wisconsin.....	Blanket, with alphabetical order.	Marking each name.
1890	Wyoming.....	Blanket, with alphabetical order.	Marking each name.



SWINDLING SCHEMES.

SIX PRACTICAL RULES TO REMEMBER.

1. BEWARE OF THE SWINDLER, He is everywhere and in all kinds of business.

2. *Never sign a paper of any kind for a stranger. Make every man unknown to you, who desires to do business with you, prove to you, beyond a doubt, that his business is legitimate and that he acts within the limits of his authority.*

3. *Never try to beat a man at his own game.* The sharpers at every fair and circus and other places where people in large numbers congregate, will always offer you great inducements with cards, dice, wheels of fortune, etc. They will urge you to bet on a certain card or number and show you how one dollar could have won \$20.00 or a \$100.00; but when you bet your money, you never win.

4. *Never bet or gamble.* In trying to get something for nothing, we too often find ourselves the victims of confidence and swindling schemes. Honesty is the best policy, always has been and always will be.

5. Never try to get the best of a sharper by buying a box, watch-case, or anything else in which you have seen him put a \$10 or a \$20 bill.

6. Deal with responsible parties, or see that the article is worth the price before paying for it, and you will never suffer the mortification of being *swindled*.

A SWINDLING NOTE.

23
88

Naperville, Ill., Oct. 20, 1891.

One year after date, I promise to pay Fred. J. Davis, or bearer Ten Dollars, when I sell by order Four Hundred and Seventy-five Dollars (\$475.00) worth of Patent Fanning Mills, for value received, at ten per cent. per annum. . . . Said ten dollars when due is payable at Naperville, Illinois.

Witness: Mc. J. Meyer.

C. E. Selig,

Agent for Fred. J. Davis.

1. Although the above scheme of the confidence man has been exposed time and time again, yet it still continues to add yearly to its list of victims. A paper is drawn up wherein a farmer agrees to pay ten or twenty dollars when he has sold goods to a given amount. By tearing off the right-hand end of this paper, what is apparently an agreement for a small amount, becomes a promissory note for a considerable sum. This note is sold at a bank, thereby becoming the property of a third and innocent party, and the signer of the agreement is called upon to pay the note.
2. Never sign a paper without carefully reading and examining the same. It is dangerous to sign a paper for an unidentified stranger.



ALWAYS READ BEFORE SIGNING.

Among the pithy sayings of a well-known German philosopher and reader occurs the following: "Sign no paper without reading it." In these days of education, enlightenment and progress, such a caution would hardly seem necessary to any person in the full possession of his faculties; yet it is astonishing how many people there are, including good business men, who attach their signatures to papers or documents whose contents may have a serious bearing upon themselves or their affairs, with scarcely a glance at their contents. Carelessness in failing to acquaint themselves with the contents of a paper before signing it has worked incalculable harm to thousands of well intentioned people. It is a good thing, therefore, to bear in mind continuously the above quotation, particularly with respect to such papers as express or imply anything in the nature of a contract or a legal obligation.

THE COTTON PICKER'S TABLE.

The first column gives the number of pounds, and the top of each column the price per pound.

Pounds.	50c.	55c.	60c.	65c.	70c.	75c.	Pounds.	50c.	55c.	60c.	65c.	70c.	75c.
5	.03	.03	.03	.04	.04	.04	205	1.03	1.13	1.23	1.34	1.44	1.54
10	.05	.06	.06	.07	.07	.08	210	1.05	1.16	1.26	1.37	1.47	1.58
15	.08	.08	.09	.10	.11	.11	215	1.08	1.18	1.29	1.40	1.51	1.61
20	.10	.11	.12	.13	.14	.15	220	1.10	1.21	1.32	1.43	1.54	1.65
25	.13	.14	.15	.16	.18	.19	225	1.13	1.24	1.35	1.46	1.58	1.69
30	.15	.17	.18	.20	.21	.23	230	1.15	1.27	1.38	1.50	1.62	1.73
35	.18	.19	.21	.23	.25	.26	235	1.18	1.29	1.41	1.53	1.65	1.76
40	.20	.22	.24	.26	.28	.30	240	1.20	1.32	1.44	1.56	1.68	1.80
45	.23	.25	.27	.29	.32	.34	245	1.23	1.35	1.47	1.59	1.72	1.84
50	.25	.28	.30	.33	.35	.38	250	1.25	1.38	1.50	1.63	1.75	1.88
55	.28	.30	.33	.36	.39	.41	255	1.28	1.40	1.53	1.66	1.79	1.91
60	.30	.33	.36	.39	.42	.45	260	1.30	1.43	1.56	1.69	1.82	1.95
65	.33	.36	.39	.42	.46	.49	265	1.33	1.46	1.59	1.72	1.86	1.99
70	.35	.39	.42	.46	.49	.53	270	1.35	1.49	1.62	1.76	1.89	2.03
75	.38	.41	.45	.49	.53	.56	275	1.38	1.51	1.65	1.79	1.93	2.06
80	.40	.44	.48	.52	.56	.60	280	1.40	1.55	1.68	1.82	1.96	2.10
85	.43	.47	.51	.55	.60	.64	285	1.43	1.57	1.71	1.85	2.00	2.14
90	.45	.50	.54	.59	.63	.68	290	1.45	1.60	1.74	1.89	2.03	2.18
95	.48	.52	.57	.62	.67	.71	295	1.48	1.62	1.77	1.92	2.07	2.21
100	.50	.55	.60	.65	.70	.75	300	1.50	1.65	1.80	1.95	2.10	2.26
105	.53	.58	.63	.68	.74	.79	305	1.53	1.68	1.83	1.98	2.14	2.29
110	.55	.61	.66	.72	.77	.83	310	1.55	1.71	1.86	2.02	2.17	2.33
115	.58	.63	.69	.75	.81	.86	315	1.58	1.73	1.89	2.05	2.21	2.36
120	.60	.66	.72	.78	.84	.90	320	1.60	1.76	1.92	2.08	2.24	2.40
125	.63	.69	.75	.81	.88	.94	325	1.63	1.79	1.95	2.11	2.28	2.44
130	.65	.72	.78	.85	.91	.98	330	1.65	1.82	1.98	2.15	2.31	2.48
135	.68	.74	.81	.88	.95	1.01	335	1.68	1.84	2.01	2.18	2.35	2.51
140	.70	.77	.84	.91	.98	1.05	340	1.70	1.87	2.04	2.21	2.38	2.55
145	.73	.80	.87	.94	1.02	1.09	345	1.73	1.90	2.07	2.25	2.42	2.59
150	.75	.83	.90	.98	1.05	1.13	350	1.75	1.93	2.10	2.28	2.45	2.63
155	.78	.85	.92	1.01	1.09	1.16	355	1.78	1.95	2.13	2.31	2.49	2.66
160	.80	.88	.96	1.04	1.12	1.20	360	1.80	1.98	2.16	2.34	2.52	2.70
165	.83	.91	.99	1.07	1.16	1.24	365	1.83	2.01	2.19	2.37	2.56	2.74
170	.85	.94	1.02	1.10	1.19	1.28	370	1.85	2.04	2.22	2.40	2.59	2.78
175	.88	.96	1.05	1.14	1.23	1.31	375	1.88	2.06	2.25	2.44	2.63	2.81
180	.90	.99	1.08	1.17	1.26	1.35	380	1.90	2.09	2.28	2.47	2.66	2.85
185	.93	1.02	1.11	1.20	1.30	1.39	385	1.93	2.12	2.31	2.50	2.70	2.89
190	.95	1.05	1.14	1.24	1.33	1.43	390	1.95	2.15	2.34	2.54	2.73	2.93
195	.98	1.07	1.17	1.27	1.37	1.46	395	1.98	2.17	2.37	2.57	2.77	2.96
200	1.00	1.10	1.20	1.30	1.40	1.50	400	2.00	2.20	2.40	2.60	2.80	3.00

Example: 105 pounds @ 65c. per pound=6 £.—Ans.

The first column gives the number of pounds, and the top of each column the price per pound.

Pounds.	50c.	55c.	60c.	65c.	70c.	75c.	Pounds.	50c.	55c.	60c.	65c.	70c.	75c.
405	2.03	2.23	2.42	2.64	2.84	3.04	605	3.03	3.33	3.63	3.94	4.24	4.54
410	2.05	2.26	2.46	2.67	2.87	3.08	610	3.05	3.36	3.66	3.97	4.27	4.58
415	2.08	2.28	2.49	2.70	2.91	3.11	615	3.08	3.38	3.69	4.00	4.31	4.61
420	2.10	2.31	2.52	2.73	2.94	3.15	620	3.10	3.41	3.72	4.03	4.34	4.65
425	2.13	2.34	2.55	2.76	2.98	3.19	625	3.13	3.44	3.75	4.06	4.38	4.69
430	2.15	2.37	2.58	2.80	3.01	3.23	630	3.15	3.47	3.78	4.10	4.41	4.73
435	2.18	2.39	2.61	2.83	3.05	3.26	635	3.18	3.49	3.81	4.13	4.45	4.76
440	2.20	2.42	2.64	2.86	3.08	3.30	645	3.20	3.52	3.84	4.16	4.48	4.80
445	2.23	2.45	2.67	2.89	3.12	3.34	640	3.23	3.55	3.87	4.19	4.52	4.84
450	2.25	2.48	2.70	2.93	3.15	3.38	655	3.25	3.58	3.90	4.23	4.55	4.88
455	2.28	2.50	2.73	2.96	3.19	3.41	650	3.28	3.60	3.93	4.26	4.59	4.91
460	2.30	2.53	2.76	2.99	3.22	3.45	660	3.30	3.63	3.96	4.29	4.62	4.95
465	2.33	2.56	2.79	3.02	3.26	3.49	665	3.33	3.66	3.99	4.32	4.66	4.99
470	2.35	2.59	2.82	3.06	3.29	3.53	670	3.35	3.69	4.02	4.36	4.69	5.03
475	2.38	2.61	2.85	3.09	3.32	3.56	675	3.38	3.71	4.05	4.39	4.73	5.06
480	2.40	2.64	2.88	3.12	3.36	3.60	680	3.40	3.74	4.08	4.42	4.76	5.10
485	2.43	2.67	2.91	3.15	3.40	3.64	685	3.43	3.77	4.11	4.45	4.80	5.14
490	2.45	2.70	2.94	3.19	3.43	3.68	690	3.45	3.80	4.14	4.49	4.83	5.18
495	2.48	2.72	2.97	3.22	3.47	3.71	695	3.48	3.82	4.17	4.52	4.87	5.21
500	2.50	2.75	3.00	3.25	3.50	3.75	700	3.50	3.85	4.20	4.55	4.90	5.25
505	2.53	2.78	3.03	3.28	3.54	3.79	705	3.53	3.88	4.23	4.58	4.94	5.29
510	2.55	2.81	3.06	3.32	3.57	3.83	710	3.55	3.91	4.26	4.62	4.97	5.33
515	2.58	2.83	3.09	3.35	3.61	3.86	715	3.58	3.93	4.29	4.65	5.01	5.36
520	2.60	2.86	3.12	3.38	3.64	3.90	720	3.60	3.96	4.32	4.68	5.04	5.40
525	2.63	2.89	3.15	3.41	3.68	3.94	725	3.63	3.99	4.53	4.71	5.08	5.44
530	2.65	2.92	3.18	3.45	3.71	3.98	730	3.65	4.02	4.38	4.75	5.10	5.48
535	2.68	2.94	3.21	3.48	3.75	4.01	735	3.68	4.04	4.41	4.78	5.15	5.51
540	2.70	2.97	3.24	3.51	3.78	4.05	740	3.70	4.07	4.44	4.81	5.18	5.55
545	2.73	3.00	3.27	3.54	3.82	4.09	745	3.73	4.10	4.47	4.84	5.22	5.59
550	2.75	3.03	3.30	3.58	3.85	4.13	750	3.75	4.13	4.50	4.88	5.25	5.63
555	2.78	3.05	3.33	3.61	3.89	4.16	755	3.78	4.15	4.53	4.91	5.29	5.66
560	2.80	3.08	3.36	3.64	3.92	4.20	760	3.80	4.18	4.56	4.94	5.32	5.70
565	2.83	3.11	3.39	3.67	3.96	4.24	765	3.83	4.21	4.59	4.97	5.36	5.74
570	2.85	3.14	3.42	3.70	3.99	4.28	770	3.85	4.24	4.62	5.00	5.39	5.78
575	2.88	3.16	3.45	3.74	4.03	4.31	775	3.88	4.26	4.65	5.04	5.43	5.81
580	2.90	3.19	3.48	3.77	4.06	4.35	780	3.90	4.29	4.68	5.07	5.46	5.85
585	2.93	3.22	3.51	3.80	4.10	4.39	785	3.93	4.32	4.71	5.10	5.50	5.89
590	2.95	3.25	3.54	3.84	4.13	4.43	790	3.95	4.35	4.74	5.14	5.53	5.93
595	2.98	3.27	3.57	3.87	4.17	4.46	795	3.98	4.37	4.77	5.17	5.57	5.96
600	3.00	3.30	3.60	3.90	4.20	4.50	800	4.00	4.40	4.80	5.20	5.60	6.00

THE COTTON PICKER'S TABLE.

The first column gives the number of pounds, and the top of each column the price per pound.

Pounds.	50c.	55c.	60c.	65c.	70c.	75c.	Pounds.	50c.	55c.	60c.	65c.	70c.	75c.
805	4.03	4.43	4.83	5.24	5.64	6.04	1005	5.03	5.53	6.03	6.54	7.04	7.54
810	4.05	4.46	4.86	5.27	5.67	6.08	1010	5.05	5.56	6.06	6.57	7.07	7.58
815	4.08	4.48	4.89	5.30	5.71	6.11	1015	5.08	5.58	6.09	6.60	7.11	7.61
820	4.10	4.51	4.91	5.33	5.74	6.15	1020	5.10	5.61	6.12	6.63	7.14	7.65
825	4.13	4.54	4.95	5.36	5.78	6.19	1025	5.13	5.64	6.15	6.66	7.18	7.69
830	4.15	4.57	4.98	5.40	5.81	6.23	1030	5.15	5.67	6.18	6.70	7.21	7.73
835	4.18	4.59	5.01	5.43	5.85	6.26	1035	5.18	5.69	6.21	6.73	7.25	7.76
840	4.20	4.62	5.04	5.46	5.88	6.30	1040	5.20	5.72	6.24	6.76	7.28	7.80
845	4.23	4.65	5.07	5.49	5.92	6.34	1045	5.23	5.75	6.27	6.80	7.32	7.84
850	4.25	4.68	5.10	5.53	5.95	6.38	1050	5.25	5.78	6.30	6.83	7.35	7.88
855	4.28	4.70	5.13	5.56	5.99	6.41	1055	5.28	5.80	6.33	6.86	7.39	7.91
860	4.30	4.73	5.16	5.59	6.02	6.45	1060	5.30	5.83	6.36	6.89	7.42	7.95
865	4.33	4.76	5.19	5.62	6.06	6.49	1065	5.33	5.86	6.39	6.92	7.46	7.99
870	4.35	4.79	5.22	5.66	6.09	6.53	1070	5.35	5.89	6.42	6.96	7.49	8.03
875	4.38	4.81	5.25	5.69	6.13	6.56	1075	5.38	5.91	6.45	6.99	7.53	8.06
880	4.40	4.83	5.28	5.72	6.16	6.60	1080	5.40	5.94	6.48	7.02	7.56	8.10
885	4.43	4.87	5.31	5.77	6.20	6.64	1085	5.43	5.97	6.51	7.05	7.60	8.14
890	4.45	4.90	5.34	5.79	6.23	6.68	1090	5.45	6.00	6.54	7.09	7.63	8.18
895	4.48	4.92	5.37	5.82	6.27	6.71	1095	5.48	6.02	6.57	7.12	7.67	8.21
900	4.50	4.95	5.40	5.85	6.30	6.75	1100	5.50	6.05	6.60	7.15	7.70	8.25
905	4.53	4.98	5.43	5.88	6.34	6.79	1105	5.53	6.08	6.63	7.18	7.74	8.29
910	4.55	5.01	5.46	5.92	6.37	6.83	1110	5.55	6.11	6.66	7.22	7.77	8.33
915	4.58	5.03	5.49	5.95	6.41	6.86	1115	5.58	6.13	6.69	7.25	7.81	8.36
920	4.60	5.06	5.52	5.98	6.44	6.90	1120	5.60	6.16	6.72	7.28	7.84	8.40
925	4.63	5.09	5.55	6.01	6.48	6.94	1125	5.63	6.19	6.75	7.31	7.88	8.44
930	4.65	5.12	5.58	6.05	6.51	6.98	1130	5.65	6.22	6.78	7.35	7.91	8.48
935	4.68	5.14	5.61	6.08	6.55	7.01	1135	5.68	6.24	6.81	7.38	7.95	8.51
940	4.70	5.17	5.64	6.11	6.58	7.05	1140	5.70	6.27	6.84	7.41	7.98	8.55
945	4.73	5.20	5.67	6.14	6.62	7.09	1145	5.73	6.30	6.87	7.44	8.02	8.59
950	4.75	5.23	5.70	6.18	6.65	7.13	1150	5.75	6.33	6.90	7.48	8.05	8.63
955	4.78	5.25	5.73	6.21	6.69	7.16	1155	5.78	6.35	6.93	7.51	8.09	8.66
960	4.80	5.28	5.76	6.24	6.72	7.20	1160	5.80	6.38	6.96	7.54	8.12	8.70
965	4.83	5.31	5.79	6.27	6.76	7.24	1165	5.83	6.41	6.99	7.57	8.16	8.74
970	4.85	5.34	5.82	6.30	6.79	7.28	1170	5.85	6.44	7.02	7.60	8.19	8.78
975	4.88	5.36	5.85	6.34	6.83	7.31	1175	5.88	6.46	7.05	7.64	8.23	8.81
980	4.90	5.39	5.88	6.37	6.86	7.35	1180	5.90	6.49	7.08	7.67	8.26	8.85
985	4.93	5.42	5.91	6.40	6.90	7.39	1185	5.93	6.52	7.11	7.70	8.30	8.89
990	4.95	5.45	5.94	6.44	6.93	7.43	1190	5.95	6.55	7.14	7.74	8.33	8.93
995	4.98	5.47	5.97	6.47	6.97	7.46	1195	5.98	6.57	7.17	7.77	8.37	8.96
1000	5.00	5.50	6.00	6.50	7.00	7.50	1200	6.00	6.60	7.20	7.80	8.40	9.00

THE COTTON PICKER'S TABLE.

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The first column gives the number of pounds, and the top of each column the price per pound.

Pounds.	50c.	55c.	60c.	65c.	70c.	75c.	Pounds.	50c.	55c.	60c.	65c.	70c.	75c.
1205	6.03	6.63	7.23	7.84	8.44	9.04	1405	7.03	7.73	8.43	9.14	9.84	10.54
1210	6.05	6.66	7.26	7.87	8.47	9.08	1410	7.05	7.76	8.46	9.17	9.87	10.58
1215	6.08	6.68	7.29	7.90	8.51	9.11	1415	7.08	7.78	8.49	9.20	9.91	10.61
1220	6.10	6.71	7.32	7.93	8.54	9.15	1420	7.10	7.81	8.52	9.23	9.94	10.65
1225	6.13	6.74	7.35	7.96	8.58	9.19	1425	7.13	7.84	8.55	9.26	9.98	10.69
1230	6.15	6.77	7.38	8.00	8.61	9.23	1430	7.15	7.87	8.58	9.30	10.01	10.73
1235	6.18	6.79	7.41	8.03	8.65	9.26	1435	7.18	7.89	8.61	9.33	10.05	10.76
1240	6.20	6.82	7.44	8.06	8.68	9.30	1440	7.20	7.92	8.64	9.36	10.08	10.80
1245	6.23	6.85	7.47	8.09	8.72	9.34	1445	7.23	7.95	8.67	9.39	10.12	10.84
1250	6.25	6.88	7.50	8.13	8.75	9.38	1450	7.25	7.98	8.70	9.43	10.15	10.88
1255	6.28	6.90	7.53	8.16	8.79	9.41	1455	7.28	8.00	8.73	9.46	10.19	10.91
1260	6.30	6.93	7.56	8.19	8.82	9.45	1460	7.30	8.03	8.76	9.49	10.22	10.95
1265	6.33	6.96	7.59	8.22	8.86	9.49	1465	7.33	8.06	8.79	9.52	10.26	10.99
1270	6.35	6.99	7.62	8.26	8.89	9.53	1470	7.35	8.09	8.82	9.56	10.29	11.03
1275	6.38	7.01	7.65	8.29	8.93	9.56	1475	7.38	8.11	8.85	9.59	10.33	11.06
1280	6.40	7.04	7.68	8.32	8.96	9.60	1480	7.40	8.14	8.88	9.62	10.36	11.10
1285	6.43	7.07	7.71	8.35	9.00	9.64	1485	7.43	8.17	8.91	9.65	10.40	11.14
1290	6.45	7.10	7.74	8.39	9.03	9.68	1490	7.45	8.20	8.94	9.69	10.43	11.18
1295	6.48	7.12	7.77	8.42	9.07	9.71	1495	7.48	8.22	8.97	9.72	10.47	11.21
1300	6.50	7.15	7.80	8.45	9.10	9.75	1500	7.50	8.25	9.00	9.75	10.50	11.25
1305	6.53	7.18	7.83	8.48	9.14	9.79	1505	7.53	8.28	9.03	9.78	10.54	11.29
1310	6.55	7.21	7.86	8.52	9.17	9.83	1510	7.55	8.31	9.06	9.82	10.57	11.33
1315	6.58	7.23	7.89	8.55	9.21	9.86	1515	7.58	8.33	9.09	9.85	10.61	11.36
1320	6.60	7.26	7.92	8.58	9.24	9.90	1520	7.60	8.36	9.12	9.88	10.64	11.40
1325	6.63	7.29	7.95	8.61	9.28	9.94	1525	7.63	8.39	9.15	9.91	10.68	11.44
1330	6.65	7.32	7.98	8.65	9.31	9.98	1530	7.65	8.42	9.18	9.95	10.71	11.48
1335	6.68	7.34	8.01	8.68	9.35	10.01	1535	7.68	8.44	9.21	9.98	10.75	11.51
1340	6.70	7.37	8.04	8.71	9.38	10.05	1540	7.70	8.47	9.24	10.01	10.78	11.55
1345	6.73	7.40	8.07	8.74	9.42	10.09	1545	7.73	8.50	9.27	10.04	10.82	11.59
1350	6.75	7.43	8.10	8.78	9.45	10.13	1550	7.75	8.53	9.30	10.08	10.85	11.63
1355	6.78	7.45	8.13	8.81	9.49	10.16	1555	7.78	8.55	9.33	10.11	10.89	11.66
1360	6.80	7.48	8.16	8.84	9.52	10.20	1560	7.80	8.58	9.36	10.14	10.92	11.70
1365	6.83	7.51	8.19	8.87	9.56	10.24	1565	7.83	8.61	9.39	10.17	10.96	11.74
1370	6.85	7.54	8.22	8.90	9.59	10.28	1570	7.85	8.64	9.42	10.20	10.99	11.78
1375	6.88	7.56	8.25	8.94	9.63	10.31	1575	7.88	8.66	9.45	10.24	11.03	11.81
1380	6.90	7.59	8.28	8.97	9.66	10.35	1580	7.90	8.69	9.48	10.27	11.06	11.85
1385	6.93	7.62	8.31	9.00	9.70	10.39	1585	7.93	8.72	9.51	10.30	11.10	11.89
1390	6.95	7.65	8.34	9.04	9.73	10.43	1590	7.95	8.75	9.54	10.34	11.13	11.93
1395	6.98	7.67	8.37	9.07	9.77	10.46	1595	7.98	8.77	9.57	10.37	11.17	11.96
1400	7.00	7.70	8.40	9.10	9.80	10.50	1600	8.00	8.80	9.60	10.40	11.20	12.00

COTTON SELLER'S TABLE.

400\$24.50	6½ Cents.				400\$25.00	6¼ Cents.			
401 24.56	451\$27.62	501\$30.68	551\$33.75		401 25.06	451\$28.18	501\$31.31	551\$34.43	
402 24.62	452 27.69	502 30.74	552 33.81		402 25.12	452 28.25	502 31.37	552 34.50	
403 24.68	453 27.75	503 30.80	553 33.87		403 25.18	453 28.31	503 31.43	553 34.56	
404 24.75	454 27.81	504 30.87	554 33.93		404 25.25	454 28.37	504 31.50	554 34.62	
405 24.81	455 27.87	505 30.93	555 33.99		405 25.31	455 28.43	505 31.56	555 34.68	
406 24.87	456 27.93	506 30.99	556 34.06		406 25.37	456 28.50	506 31.62	556 34.75	
407 24.93	457 27.99	507 31.05	557 34.14		407 25.43	457 28.56	507 31.68	557 34.81	
408 24.99	458 28.05	508 31.11	558 34.18		408 25.50	458 28.62	508 31.75	558 34.87	
409 25.05	459 28.11	509 31.18	559 34.24		409 25.56	459 28.68	509 31.81	559 34.93	
410 25.11	460 28.18	510 31.24	560 34.30		410 25.62	460 28.75	510 31.87	560 35.00	
411 25.17	461 28.24	511 31.30	561 34.36		411 25.68	461 28.81	511 31.93	561 35.06	
412 25.21	462 28.30	512 31.36	562 34.42		412 25.75	462 28.87	512 32.00	562 35.12	
413 25.30	463 28.36	513 31.42	563 34.48		413 25.81	463 28.93	513 32.06	563 35.18	
414 25.36	464 28.42	514 31.48	564 34.55		414 25.87	464 29.00	514 32.12	564 35.25	
415 25.42	465 28.48	515 31.54	565 34.61		415 25.93	465 29.06	515 32.18	565 35.31	
416 25.48	466 28.54	516 31.60	566 34.67		416 26.00	466 29.12	516 32.25	566 35.37	
417 25.54	467 28.61	517 31.67	567 34.73		417 26.06	467 29.18	517 32.31	567 35.43	
418 25.60	468 28.67	518 31.73	568 34.79		418 26.12	468 29.25	518 32.37	568 35.50	
419 25.66	469 28.73	519 31.79	569 34.85		419 26.18	469 29.31	519 32.43	569 35.56	
420 25.73	470 28.79	520 31.85	570 34.91		420 26.25	470 29.37	520 32.50	570 35.62	
421 25.79	471 28.85	521 31.91	571 34.97		421 26.31	471 29.43	521 32.56	571 35.68	
422 25.85	472 28.91	522 31.97	572 35.04		422 26.37	472 29.50	522 32.62	572 35.75	
423 25.91	473 28.97	523 32.03	573 35.10		423 26.43	473 29.56	523 32.68	573 35.81	
424 25.97	474 29.03	524 32.09	574 35.16		424 26.50	474 29.62	524 32.75	574 35.87	
425 26.03	475 29.10	525 32.16	575 35.22		425 26.56	475 29.68	525 32.81	575 35.93	
426 26.09	476 29.16	526 32.22	576 35.28		426 26.62	476 29.75	526 32.87	576 36.00	
427 26.15	477 29.22	527 32.28	577 35.34		427 26.68	477 29.81	527 32.93	577 36.06	
428 26.22	478 29.28	528 32.34	578 35.40		428 26.75	478 29.87	528 33.00	578 36.12	
429 26.28	479 29.34	529 32.40	579 35.46		429 26.81	479 29.93	529 33.06	579 36.18	
430 26.34	480 29.40	530 32.46	580 35.53		430 26.87	480 30.00	530 33.12	580 36.25	
431 26.40	481 29.46	531 32.52	581 35.59		431 26.93	481 30.06	531 33.18	581 36.31	
432 26.46	482 29.52	532 32.59	582 35.65		432 27.00	482 30.12	532 33.25	582 36.37	
433 26.52	483 29.59	533 32.65	583 35.71		433 27.06	483 30.18	533 33.31	583 36.43	
434 26.58	484 29.65	534 32.71	584 35.77		434 27.12	484 30.25	534 33.37	584 36.50	
435 26.64	485 29.71	535 32.77	585 35.83		435 27.18	485 30.31	535 33.43	585 36.56	
436 26.71	486 29.77	536 32.83	586 35.89		436 27.25	486 30.37	536 33.50	586 36.62	
437 26.77	487 29.83	537 32.89	587 35.95		437 27.31	487 30.43	537 33.56	587 36.68	
438 26.83	488 29.89	538 32.95	588 36.02		438 27.37	488 30.50	538 33.62	588 36.75	
439 26.89	489 29.95	539 33.01	589 36.08		439 27.43	489 30.56	539 33.68	589 36.81	
440 26.95	490 30.01	540 33.08	590 36.14		440 27.50	490 30.62	540 33.75	590 36.87	
441 27.01	491 30.08	541 33.14	591 36.20		441 27.56	491 30.68	541 33.81	591 36.93	
442 27.07	492 30.14	542 33.20	592 36.26		442 27.62	492 30.75	542 33.87	592 37.00	
443 27.13	493 30.20	543 33.26	593 36.32		443 27.68	493 30.81	543 33.93	593 37.06	
444 27.20	494 30.26	544 33.32	594 36.38		444 27.75	494 30.87	544 34.00	594 37.12	
445 27.26	495 30.32	545 33.38	595 36.44		445 27.81	495 30.93	545 34.06	595 37.18	
446 27.32	496 30.38	546 33.44	596 36.51		446 27.87	496 31.00	546 34.12	596 37.25	
447 27.38	497 30.44	547 33.50	597 36.57		447 27.93	497 31.06	547 34.18	597 37.31	
448 27.44	498 30.50	548 33.57	598 36.63		448 28.00	498 31.12	548 34.25	598 37.37	
449 27.50	499 30.56	549 33.63	599 36.69		449 28.06	499 31.18	549 34.31	599 37.43	
450 27.56	500 30.62	550 33.69	600 36.75		450 28.12	500 31.25	550 34.37	600 37.50	

COTTON SELLER'S TABLE.

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400\$25.50				6 $\frac{3}{8}$ Cents.				400\$26.00				6 $\frac{1}{2}$ Cents.			
401	25.56	451	\$28.75	501	\$31.94	551	\$35.13	401	26.06	451	\$29.31	501	\$32.56	551	\$35.81
402	25.62	452	28.81	502	32.00	552	35.19	402	26.13	452	29.38	502	32.63	552	35.88
403	25.69	453	28.88	503	32.06	553	35.25	403	26.19	453	29.44	503	32.69	553	35.94
404	25.75	454	28.94	504	32.13	554	35.31	404	26.26	454	29.51	504	32.76	554	36.01
405	25.82	455	29.00	505	32.19	555	35.38	405	26.32	455	29.57	505	32.82	555	36.07
406	25.88	456	29.07	506	32.25	556	35.44	406	26.39	456	29.64	506	32.89	556	36.14
407	25.94	457	29.13	507	32.32	557	35.51	407	26.45	457	29.70	507	32.95	557	36.20
408	26.01	458	29.19	508	32.38	558	35.57	408	26.52	458	29.77	508	33.02	558	36.27
409	26.07	459	29.26	509	32.45	559	35.63	409	26.58	459	29.83	509	33.08	559	36.33
410	26.13	460	29.32	510	32.51	560	35.70	410	26.65	460	29.90	510	33.15	560	36.40
411	26.20	461	29.39	511	32.57	561	35.76	411	26.71	461	29.96	511	33.21	561	36.46
412	26.26	462	29.45	512	32.64	562	35.82	412	26.78	462	30.03	512	33.28	562	36.53
413	26.33	463	29.51	513	32.70	563	35.89	413	26.84	463	30.09	513	33.34	563	36.59
414	26.39	464	29.58	514	32.76	564	35.95	414	26.91	464	30.16	514	33.41	564	36.66
415	26.45	465	29.64	515	32.83	565	36.02	415	26.97	465	30.22	515	33.47	565	36.72
416	26.52	466	29.70	516	32.89	566	36.08	416	27.04	466	30.29	516	33.54	566	36.79
417	26.58	467	29.77	517	32.96	567	36.14	417	27.10	467	30.35	517	33.60	567	36.85
418	26.64	468	29.83	518	33.02	568	36.21	418	27.17	468	30.42	518	33.67	568	36.92
419	26.71	469	29.90	519	33.08	569	36.27	419	27.23	469	30.48	519	33.73	569	36.98
420	26.77	470	29.96	520	33.15	570	36.33	420	27.30	470	30.55	520	33.80	570	37.15
421	26.84	471	30.02	521	33.21	571	36.40	421	27.36	471	30.61	521	33.86	571	37.11
422	26.90	472	30.09	522	33.27	572	36.46	422	27.43	472	30.68	522	33.93	572	37.18
423	26.96	473	30.15	523	33.34	573	36.53	423	27.49	473	30.74	523	33.99	573	37.24
424	27.03	474	30.21	524	33.40	574	36.59	424	27.56	474	30.81	524	34.06	574	37.31
425	27.09	475	30.28	525	33.47	575	36.65	425	27.62	475	30.87	525	34.12	575	37.37
426	27.15	476	30.34	526	33.53	576	36.72	426	27.69	476	30.94	526	34.19	576	37.44
427	27.22	477	30.41	527	33.59	577	36.78	427	27.75	477	31.00	527	34.25	577	37.50
428	27.28	478	30.47	528	33.66	578	36.84	428	27.82	478	31.07	528	34.32	578	37.57
429	27.35	479	30.53	529	33.72	579	36.91	429	27.88	479	31.13	529	34.38	579	37.63
430	27.41	480	30.60	530	33.78	580	36.97	430	27.95	480	31.20	530	34.45	580	37.70
431	27.47	481	30.66	531	33.85	581	37.04	431	28.01	481	31.26	531	34.51	581	37.76
432	27.54	482	30.72	532	33.91	582	37.10	432	28.08	482	31.33	532	34.58	582	37.83
433	27.60	483	30.79	533	33.98	583	37.16	433	28.14	483	31.39	533	34.64	583	37.89
434	27.66	484	30.85	534	34.04	584	37.23	434	28.21	484	31.46	534	34.71	584	37.96
435	27.73	485	30.92	535	34.10	585	37.29	435	28.27	485	31.52	535	34.77	585	38.02
436	27.79	486	30.98	536	34.17	586	37.35	436	28.34	486	31.58	536	34.84	586	38.09
437	27.85	487	31.04	537	34.23	587	37.42	437	28.40	487	31.65	537	34.90	587	38.15
438	27.92	488	31.11	538	34.29	588	37.48	438	28.47	488	31.72	538	34.97	588	38.22
439	27.98	489	31.17	539	34.36	589	37.55	439	28.53	489	31.78	539	35.03	589	38.28
440	28.05	490	31.23	540	34.42	590	37.61	440	28.60	490	31.85	540	35.10	590	38.35
441	28.11	491	31.30	541	34.49	591	37.67	441	28.66	491	31.91	541	35.16	591	38.41
442	28.17	492	31.36	542	34.55	592	37.74	442	28.73	492	31.98	542	35.23	592	38.48
443	28.24	493	31.43	543	34.61	593	37.80	443	28.79	493	32.04	543	35.29	593	38.54
444	28.30	494	31.49	544	34.68	594	37.86	444	28.86	494	32.11	544	35.36	594	38.61
445	28.37	495	31.55	545	34.74	595	37.93	445	28.92	495	32.17	545	35.42	595	38.67
446	28.43	496	31.62	546	34.80	596	37.99	446	28.99	496	32.24	546	35.49	596	38.74
447	28.49	497	31.68	547	34.87	597	38.06	447	29.05	497	32.30	547	35.55	597	38.80
448	28.56	498	31.74	548	34.93	598	38.12	448	29.12	498	32.37	548	35.62	598	38.87
449	28.62	499	31.81	549	35.00	599	38.18	449	29.18	499	32.43	549	35.68	599	38.93
450	28.68	500	31.87	550	35.07	600	38.25	450	29.25	500	32.50	550	35.75	600	39.00

40	\$26.50	64 Cents.				400	\$27.00	64 Cents.							
401	26.56	451	\$29.88	501	\$33.19	551	\$36.50	401	27.07	451	\$30.44	501	\$33.82	551	\$37.19
402	26.63	452	29.94	502	33.25	552	36.57	402	27.14	452	30.51	502	33.88	552	37.26
403	26.70	453	30.01	503	33.32	553	36.63	403	27.20	453	30.58	503	33.95	553	37.33
404	26.76	454	30.07	504	33.39	554	36.70	404	27.27	454	30.65	504	34.02	554	37.39
405	26.83	455	30.14	505	33.45	555	36.77	405	27.34	455	30.71	505	34.09	555	37.46
406	26.89	456	30.21	506	33.52	556	36.83	406	27.41	456	30.78	506	34.15	556	37.53
407	26.96	457	30.27	507	33.59	557	36.90	407	27.47	457	30.85	507	34.22	557	37.60
408	27.03	458	30.34	508	33.65	558	36.96	408	27.54	458	30.92	508	34.29	558	37.66
409	27.09	459	30.41	509	33.72	559	37.03	409	27.61	459	30.98	509	34.36	559	37.73
410	27.16	460	30.47	510	33.78	560	37.10	410	27.68	460	31.05	510	34.42	560	37.80
411	27.23	461	30.54	511	33.85	561	37.16	411	27.74	461	31.12	511	34.49	561	37.87
412	27.29	462	30.60	512	33.92	562	37.23	412	27.81	462	31.19	512	34.56	562	37.93
413	27.36	463	30.67	513	33.98	563	37.30	413	27.88	463	31.25	513	34.63	563	38.00
414	27.42	464	30.74	514	34.05	564	37.36	414	27.95	464	31.32	514	34.69	564	38.07
415	27.49	465	30.80	515	34.12	565	37.43	415	28.01	465	31.39	515	34.76	565	38.14
416	27.56	466	30.87	516	34.18	566	37.49	416	28.08	466	31.46	516	34.83	566	38.20
417	27.62	467	30.94	517	34.25	567	37.56	417	28.15	467	31.52	517	34.90	567	38.27
418	27.69	468	31.00	518	34.31	568	37.63	418	28.22	468	31.59	518	34.96	568	38.34
419	27.76	469	31.07	519	34.38	569	37.69	419	28.28	469	31.66	519	35.03	569	38.41
420	27.82	470	31.13	520	34.45	570	37.76	420	28.35	470	31.73	520	35.10	570	38.47
421	27.89	471	31.20	521	34.51	571	37.83	421	28.42	471	31.79	521	35.17	571	38.54
422	27.95	472	31.27	522	34.58	572	37.89	422	28.49	472	31.86	522	35.23	572	38.61
423	28.02	473	31.33	523	34.65	573	37.96	423	28.55	473	31.93	523	35.30	573	38.68
424	28.09	474	31.40	524	34.71	574	38.02	424	28.62	474	32.00	524	35.37	574	38.74
425	28.15	475	31.47	525	34.78	575	38.09	425	28.69	475	32.06	525	35.44	575	38.81
426	28.22	476	31.53	526	34.84	576	38.16	426	28.76	476	32.13	526	35.50	576	38.88
427	28.29	477	31.60	527	34.91	577	38.22	427	28.82	477	32.20	527	35.57	577	38.95
428	28.35	478	31.66	528	34.98	578	38.29	428	28.89	478	32.27	528	35.64	578	39.01
429	28.42	479	31.73	529	35.04	579	38.35	429	28.96	479	32.33	529	35.71	579	39.08
430	28.48	480	31.80	530	35.11	580	38.41	430	29.03	480	32.40	530	35.77	580	39.15
431	28.55	481	31.86	531	35.18	581	38.48	431	29.09	481	32.47	531	35.84	581	39.22
432	28.62	482	31.93	532	35.24	582	38.55	432	29.16	482	32.54	532	35.91	582	39.28
433	28.68	483	32.00	533	35.31	583	38.62	433	29.23	483	32.60	533	35.98	583	39.35
434	28.75	484	32.06	534	35.37	584	38.69	434	29.30	484	32.67	534	36.04	584	39.42
435	28.82	485	32.13	535	35.44	585	38.75	435	29.36	485	32.74	535	36.11	585	39.49
436	28.88	486	32.19	536	35.51	586	38.82	436	29.43	486	32.81	536	36.18	586	39.55
437	28.95	487	32.26	537	35.57	587	38.89	437	29.50	487	32.87	537	36.25	587	39.62
438	29.01	488	32.33	538	35.64	588	38.95	438	29.57	488	32.94	538	36.31	588	39.69
439	29.08	489	32.39	539	35.71	589	39.02	439	29.63	489	33.01	539	36.38	589	39.76
440	29.15	490	32.46	540	35.77	590	39.08	440	29.70	490	33.08	540	36.45	590	39.82
441	29.21	491	32.53	541	35.84	591	39.15	441	29.77	491	33.14	541	36.52	591	39.89
442	29.28	492	32.59	542	35.90	592	39.22	442	29.84	492	33.21	542	36.58	592	39.96
443	29.35	493	32.66	543	35.97	593	39.28	443	29.90	493	33.28	543	36.65	593	40.03
444	29.41	494	32.72	544	36.04	594	39.35	444	29.97	494	33.35	544	36.72	594	40.09
445	29.48	495	32.79	545	36.10	595	39.42	445	30.04	495	33.41	545	36.79	595	40.16
446	29.54	496	32.86	546	36.17	596	39.48	446	30.11	496	33.48	546	36.85	596	40.23
447	29.61	497	32.92	547	36.24	597	39.55	447	30.17	497	33.55	547	36.92	597	40.30
448	29.68	498	32.99	548	36.30	598	39.61	448	30.24	498	33.62	548	36.99	598	40.36
449	29.74	499	33.06	549	36.37	599	39.68	449	30.31	499	33.68	549	37.06	599	40.43
450	29.81	500	33.12	550	36.43	600	39.75	450	30.38	500	33.75	550	37.12	600	40.50

COTTON SELLER'S TABLE.

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400\$27.50 6½ Cents.					400\$28.00 7 Cents.				
401	27.57	451	31.01	501	34.44	451	31.57	501	35.07
402	27.64	452	31.07	502	34.51	452	31.64	502	35.14
403	27.71	453	31.14	503	34.58	453	31.71	503	35.21
404	27.78	454	31.21	504	34.65	454	31.78	504	35.28
405	27.84	455	31.28	505	34.72	455	31.85	505	35.35
406	27.91	456	31.35	506	34.79	456	31.92	506	35.42
407	27.98	457	31.42	507	34.86	457	31.99	507	35.49
408	28.05	458	31.49	508	34.93	458	32.06	508	35.56
409	28.12	459	31.56	509	34.99	459	32.13	509	35.63
410	28.19	460	31.62	510	35.06	460	32.20	510	35.70
411	28.26	461	31.69	511	35.13	461	32.27	511	35.77
412	28.33	462	31.76	512	35.20	462	32.34	512	35.84
413	28.39	463	31.83	513	35.27	463	32.41	513	35.91
414	28.46	464	31.90	514	35.34	464	32.48	514	35.98
415	28.53	465	31.97	515	35.41	465	32.55	515	36.05
416	28.60	466	32.04	516	35.48	466	32.62	516	36.12
417	28.67	467	32.11	517	35.54	467	32.69	517	36.19
418	28.74	468	32.18	518	35.61	468	32.76	518	36.26
419	28.81	469	32.24	519	35.68	469	32.83	519	36.33
420	28.88	470	32.31	520	35.75	470	32.90	520	36.40
421	28.94	471	32.38	521	35.82	471	32.97	521	36.47
422	29.01	472	32.45	522	35.89	472	33.04	522	36.54
423	29.08	473	32.52	523	35.96	473	33.11	523	36.61
424	29.15	474	32.59	524	36.03	474	33.18	524	36.68
425	29.22	475	32.66	525	36.09	475	33.25	525	36.75
426	29.29	476	32.73	526	36.16	476	33.32	526	36.82
427	29.36	477	32.79	527	36.23	477	33.39	527	36.89
428	29.43	478	32.86	528	36.30	478	33.46	528	36.96
429	29.49	479	32.93	529	36.37	479	33.53	529	37.03
430	29.56	480	33.00	530	36.44	480	33.60	530	37.10
431	29.63	481	33.07	531	36.51	481	33.67	531	37.17
432	29.70	482	33.14	532	36.58	482	33.74	532	37.24
433	29.77	483	33.21	533	36.64	483	33.81	533	37.31
434	29.84	484	33.28	534	36.71	484	33.88	534	37.38
435	29.91	485	33.34	535	36.78	485	33.95	535	37.45
436	29.98	486	33.41	536	36.85	486	34.02	536	37.52
437	30.04	487	33.48	537	36.92	487	34.09	537	37.59
438	30.11	488	33.55	538	36.99	488	34.16	538	37.66
439	30.18	489	33.62	539	37.06	489	34.23	539	37.73
440	30.25	490	33.69	540	37.13	490	34.30	540	37.80
441	30.32	491	33.76	541	37.19	491	34.37	541	37.87
442	30.39	492	33.83	542	37.26	492	34.44	542	37.94
443	30.46	493	33.89	543	37.33	493	34.51	543	38.01
444	30.53	494	33.96	544	37.40	494	34.58	544	38.08
445	30.59	495	34.03	545	37.47	495	34.65	545	38.15
446	30.66	496	34.10	546	37.54	496	34.72	546	38.22
447	30.73	497	34.17	547	37.61	497	34.79	547	38.29
448	30.80	498	34.24	548	37.68	498	34.86	548	38.36
449	30.87	499	34.31	549	37.74	499	34.93	549	38.43
450	30.94	500	34.38	550	37.81	500	35.00	550	38.50

COTTON SELLER'S TABLE.

400\$28.50| 7½ Cents.				400\$29.00| 7¼ Cents.					
401	28.57	451\$32.13	501\$35.70	551\$39.26	401	29.07	451\$32.69	501\$36.32	551\$39.94
402	28.64	452 32.20	502 35.77	552 39.33	402	29.14	452 32.77	502 36.39	552 40.02
403	28.71	453 32.28	503 35.84	553 39.40	403	29.21	453 32.84	503 36.46	553 40.09
404	28.78	454 32.35	504 35.91	554 39.47	404	29.29	454 32.91	504 36.54	554 40.16
405	28.86	455 32.42	505 35.98	555 39.54	405	29.36	455 32.98	505 36.61	555 40.23
406	28.93	456 32.49	506 36.05	556 39.61	406	29.43	456 33.06	506 36.68	556 40.31
407	29.00	457 32.56	507 36.12	557 39.69	407	29.50	457 33.13	507 36.75	557 40.39
408	29.07	458 32.63	508 36.19	558 39.76	408	29.58	458 33.20	508 36.83	558 40.45
409	29.14	459 32.70	509 36.27	559 39.83	409	29.65	459 33.27	509 36.90	559 40.52
410	29.21	460 32.77	510 36.34	560 39.90	410	29.72	460 33.35	510 36.97	560 40.60
411	29.28	461 32.85	511 36.41	561 39.97	411	29.79	461 33.42	511 37.04	561 40.67
412	29.35	462 32.92	512 36.48	562 40.04	412	29.87	462 33.49	512 37.12	562 40.74
413	29.43	463 32.99	513 36.55	563 40.11	413	29.94	463 33.56	513 37.19	563 40.81
414	29.50	464 33.06	514 36.62	564 40.18	414	30.01	464 33.64	514 37.26	564 40.89
415	29.57	465 33.13	515 36.69	565 40.26	415	30.08	465 33.71	515 37.33	565 40.96
416	29.64	466 33.20	516 36.76	566 40.33	416	30.16	466 33.78	516 37.41	566 41.03
417	29.71	467 33.27	517 36.84	567 40.40	417	30.23	467 33.85	517 37.48	567 41.10
418	29.78	468 33.34	518 36.91	568 40.47	418	30.30	468 33.93	518 37.55	568 41.18
419	29.85	469 33.42	519 36.98	569 40.54	419	30.37	469 34.00	519 37.62	569 41.25
420	29.92	470 33.49	520 37.05	570 40.61	420	30.45	470 34.07	520 37.70	570 41.32
421	30.00	471 33.56	521 37.12	571 40.68	421	30.52	471 34.14	521 37.77	571 41.39
422	30.07	472 33.63	522 37.19	572 40.75	422	30.59	472 34.22	522 37.84	572 41.47
423	30.14	473 33.70	523 37.26	573 40.83	423	30.66	473 34.29	523 37.91	573 41.54
424	30.21	474 33.77	524 37.33	574 40.90	424	30.74	474 34.36	524 37.99	574 41.61
425	30.28	475 33.84	525 37.41	575 40.97	425	30.81	475 34.43	525 38.06	575 41.68
426	30.35	476 33.91	526 37.48	576 41.04	426	30.88	476 34.51	526 38.13	576 41.76
427	30.42	477 34.99	527 37.55	577 41.11	427	30.95	477 34.58	527 38.20	577 41.83
428	30.49	478 34.06	528 37.62	578 41.18	428	31.03	478 34.65	528 38.28	578 41.90
429	30.57	479 34.13	529 37.69	579 41.25	429	31.10	479 34.72	529 38.35	579 41.97
430	30.64	480 34.20	530 37.76	580 41.32	430	31.17	480 34.80	530 38.42	580 42.05
431	30.71	481 34.27	531 37.83	581 41.40	431	31.24	481 34.87	531 38.49	581 42.12
432	30.78	482 34.34	532 37.90	582 41.47	432	31.32	482 34.94	532 38.57	582 42.19
433	30.85	483 34.41	533 37.98	583 41.54	433	31.39	483 35.01	533 38.64	583 42.26
434	30.92	484 34.48	534 38.05	584 41.61	434	31.46	484 35.09	534 38.71	584 42.34
435	30.99	485 34.56	535 38.12	585 41.68	435	31.53	485 35.16	535 38.78	585 42.41
436	31.06	486 34.63	536 38.19	586 41.75	436	31.61	486 35.23	536 38.86	586 42.48
437	31.14	487 34.70	537 38.26	587 41.82	437	31.68	487 35.30	537 38.93	587 42.55
438	31.21	488 34.77	538 38.33	588 41.89	438	31.75	488 35.38	538 39.00	588 42.63
439	31.28	489 34.84	539 38.40	589 41.97	439	31.82	489 35.45	539 39.07	589 42.70
440	31.35	490 34.91	540 38.47	590 42.04	440	31.90	490 35.52	540 39.15	590 42.77
441	31.42	491 35.93	541 38.55	591 42.11	441	31.97	491 35.59	541 39.22	591 42.84
442	31.49	492 35.05	542 38.62	592 42.18	442	32.04	492 35.67	542 39.29	592 42.92
443	31.56	493 35.13	543 38.69	593 42.25	443	32.11	493 35.74	543 39.36	593 42.99
444	31.63	494 35.20	544 38.76	594 42.32	444	32.19	494 35.81	544 39.44	594 43.06
445	31.71	495 35.27	545 38.83	595 42.39	445	32.26	495 35.88	545 39.51	595 43.13
446	31.78	496 35.34	546 38.90	596 42.46	446	32.33	496 35.96	546 39.58	596 43.21
447	31.85	497 35.41	547 38.97	597 42.54	447	32.40	497 36.03	547 39.65	597 43.28
448	31.92	498 35.48	548 39.04	598 42.61	448	32.48	498 36.10	548 39.73	598 43.35
449	31.99	499 35.55	549 39.12	599 42.68	449	32.55	499 36.17	549 39.80	599 43.42
450	32.06	500 35.62	550 39.19	600 42.75	450	32.62	500 36.25	550 39.87	600 43.50

COTTON SELLER'S TABLE.

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400\$29.50				7 $\frac{7}{8}$ Cents.				400\$30.00				7 $\frac{1}{2}$ Cents.			
401	29.57	451	\$33.26	501	\$36.95	551	\$40.64	401	30.07	451	\$33.82	501	\$37.57	551	\$41.32
402	29.61	452	33.33	502	37.02	552	40.71	402	30.15	452	33.90	502	37.65	552	41.40
403	29.72	453	33.41	503	37.10	553	40.78	403	30.22	453	33.97	503	37.72	553	41.47
404	29.79	454	33.48	504	37.17	554	40.85	404	30.30	454	34.05	504	37.80	554	41.55
405	29.87	455	33.56	505	37.24	555	40.93	405	30.37	455	34.12	505	37.87	555	41.62
406	29.94	456	33.63	506	37.31	556	41.00	406	30.45	456	34.20	506	37.95	556	41.70
407	30.02	457	33.70	507	37.39	557	41.08	407	30.52	457	34.27	507	38.02	557	41.77
408	30.09	458	33.77	508	37.46	558	41.15	408	30.60	458	34.35	508	38.10	558	41.85
409	30.16	459	33.85	509	37.54	559	41.23	409	30.67	459	34.42	509	38.17	559	41.92
410	30.23	460	33.92	510	37.61	560	41.30	410	30.75	460	34.50	510	38.25	560	42.00
411	30.31	461	34.00	511	37.69	561	41.37	411	30.82	461	34.57	511	38.32	561	42.07
412	30.38	462	34.07	512	37.76	562	41.44	412	30.90	462	34.65	512	38.40	562	42.15
413	30.46	463	34.15	513	37.83	563	41.52	413	31.97	463	34.72	513	38.47	563	42.22
414	30.53	464	34.22	514	37.90	564	41.59	414	31.05	464	34.80	514	38.55	564	42.30
415	30.61	465	34.29	515	37.98	565	41.67	415	31.12	465	34.87	515	38.62	565	42.37
416	30.68	466	34.36	516	38.05	566	41.74	416	31.20	466	34.95	516	38.70	566	42.45
417	30.75	467	34.44	517	38.13	567	41.82	417	31.27	467	35.02	517	38.77	567	42.52
418	30.82	468	34.51	518	38.20	568	41.89	418	31.35	468	35.10	518	38.85	568	42.60
419	30.90	469	34.59	519	38.28	569	41.96	419	31.42	469	35.17	519	38.92	569	42.67
420	30.97	470	34.66	520	38.35	570	42.03	420	31.50	470	35.25	520	39.00	570	42.75
421	31.05	471	34.74	521	38.42	571	42.11	421	31.57	471	35.32	521	39.07	571	42.82
422	31.12	472	34.81	522	38.49	572	42.18	422	31.65	472	35.40	522	39.15	572	42.90
423	31.20	473	34.88	523	38.57	573	42.26	423	31.72	473	35.47	523	39.22	573	42.97
424	31.27	474	34.95	524	38.64	574	42.33	424	31.80	474	35.55	524	39.30	574	43.05
425	31.34	475	35.03	525	38.72	575	42.41	425	31.87	475	35.62	525	39.37	575	43.12
426	31.41	476	35.10	526	38.79	576	42.48	426	32.95	476	35.70	526	39.45	576	43.20
427	31.49	477	35.18	527	38.87	577	42.55	427	32.02	477	35.77	527	39.52	577	43.27
428	31.56	478	35.25	528	38.94	578	42.62	428	32.10	478	35.85	528	39.60	578	43.35
429	31.64	479	35.33	529	39.01	579	42.70	429	32.17	479	35.92	529	39.67	579	43.42
430	31.71	480	35.40	530	39.08	580	42.77	430	32.25	480	36.00	530	39.75	580	43.50
431	31.79	481	35.47	531	39.16	581	42.85	431	32.32	481	36.07	531	39.82	581	43.57
432	31.86	482	35.54	532	39.23	582	42.92	432	32.40	482	36.15	532	39.90	582	43.65
433	31.93	483	35.62	533	39.31	583	43.00	433	32.47	483	36.22	533	39.97	583	43.72
434	32.00	484	35.69	534	39.38	584	43.07	434	32.55	484	36.30	534	40.05	584	43.80
435	32.08	485	35.77	535	39.46	585	43.14	435	32.62	485	36.37	535	40.12	585	43.87
436	32.15	486	35.84	536	39.53	586	43.21	436	32.70	486	36.45	536	40.20	586	43.95
437	32.23	487	35.92	537	39.60	587	43.29	437	32.77	487	36.52	537	40.27	587	44.02
438	32.30	488	35.99	538	39.67	588	43.36	438	32.85	488	36.60	538	40.35	588	44.10
439	32.38	489	36.06	539	39.75	589	43.44	439	33.92	489	36.67	539	40.42	589	44.17
440	32.45	490	36.13	540	39.82	590	43.51	440	33.00	490	36.75	540	40.50	590	44.25
441	32.52	491	36.21	541	39.90	591	43.59	441	33.07	491	36.82	541	40.57	591	44.32
442	32.59	492	36.28	542	39.97	592	43.66	442	33.15	492	36.90	542	40.65	592	44.40
443	32.67	493	36.36	543	40.05	593	43.73	443	33.22	493	36.97	543	40.72	593	44.47
444	32.74	494	36.43	544	40.12	594	43.80	444	33.30	494	37.05	544	40.80	594	44.55
445	22.82	495	36.51	545	40.19	595	43.88	445	33.37	495	37.12	545	40.87	595	44.62
446	32.89	496	36.58	546	40.26	596	43.95	446	33.45	496	37.20	546	40.95	596	44.70
447	32.97	497	36.65	547	40.34	597	44.03	447	33.52	497	37.27	547	41.02	597	44.77
448	33.04	498	36.72	548	40.41	598	44.10	448	33.60	498	37.35	548	41.10	598	44.85
449	33.11	499	36.80	549	40.49	599	44.18	449	33.67	499	37.42	549	41.17	599	44.92
450	33.18	500	36.87	550	40.56	600	44.25	450	33.75	500	37.50	550	41.25	600	45.00

COTTON SELLER'S TABLE.

400\$30.50				7% Cents.				400\$31.00				7% Cents.			
401	30.58	451	\$34.39	501	\$38.21	551	\$42.02	401	31.08	451	\$34.95	501	\$38.83	551	\$42.70
402	30.66	452	34.47	502	38.28	552	42.09	402	31.16	452	35.03	502	38.91	552	42.78
403	30.73	453	34.55	503	38.36	553	42.17	403	31.23	453	35.11	503	38.98	553	42.86
404	30.81	454	34.62	504	38.43	554	42.25	404	31.31	454	35.19	504	39.06	554	42.94
405	30.89	455	34.70	505	38.51	555	42.32	405	31.39	455	35.26	505	39.14	555	43.01
406	30.96	456	34.77	506	38.59	556	42.40	406	31.47	456	35.34	506	39.22	556	43.09
407	31.04	457	34.85	507	38.66	557	42.48	407	31.54	457	35.42	507	39.29	557	43.17
408	31.11	458	34.93	508	38.74	558	42.55	408	31.62	458	35.50	508	39.37	558	43.25
409	31.19	459	35.00	509	38.82	559	42.63	409	31.70	459	35.57	509	39.45	559	43.32
410	31.27	460	35.08	510	38.89	560	42.70	410	31.78	460	35.65	510	39.53	560	43.40
411	31.34	461	35.16	511	38.97	561	42.78	411	31.85	461	35.73	511	39.60	561	43.48
412	31.42	462	35.23	512	39.04	562	42.86	412	31.93	462	35.81	512	39.68	562	43.56
413	31.50	463	35.31	513	39.12	563	42.93	413	32.01	463	35.88	513	39.76	563	43.63
414	31.57	464	35.38	514	39.20	564	43.01	414	32.09	464	35.96	514	39.84	564	43.71
415	31.65	465	35.46	515	39.27	565	43.09	415	32.16	465	36.04	515	39.91	565	43.79
416	31.72	466	35.54	516	39.35	566	43.16	416	32.24	466	36.12	516	39.99	566	43.87
417	31.80	467	35.61	517	39.43	567	43.24	417	32.32	467	36.19	517	40.07	567	43.94
418	31.88	468	35.69	518	39.50	568	43.31	418	32.40	468	36.27	518	40.15	568	44.02
419	31.95	469	35.77	519	39.58	569	43.39	419	32.47	469	36.35	519	40.22	569	44.10
420	32.03	470	35.84	520	39.65	570	43.47	420	32.55	470	36.43	520	40.30	570	44.18
421	32.11	471	35.92	521	39.73	571	43.54	421	32.63	471	36.50	521	40.38	571	44.25
422	32.18	472	35.99	522	39.81	572	43.62	422	32.71	472	36.58	522	40.46	572	44.33
423	32.26	473	36.07	523	39.88	573	43.70	423	32.78	473	36.66	523	40.53	573	44.41
424	32.33	474	36.15	524	39.96	574	43.77	424	32.86	474	36.74	524	40.61	574	44.49
425	32.41	475	36.22	525	40.04	575	43.85	425	32.94	475	36.81	525	40.69	575	44.56
426	32.49	476	36.30	526	40.11	576	43.92	426	33.02	476	36.89	526	40.77	576	44.64
427	32.56	477	36.38	527	40.19	577	44.00	427	33.09	477	36.97	527	40.84	577	44.72
428	32.64	478	36.45	528	40.26	578	44.08	428	33.17	478	37.05	528	40.92	578	44.80
429	32.72	479	36.53	529	40.34	579	44.15	429	33.25	479	37.12	529	41.00	579	44.87
430	32.79	480	36.60	530	40.42	580	44.23	430	33.33	480	37.20	530	41.08	580	44.95
431	32.87	481	36.68	531	40.49	581	44.31	431	33.40	481	37.28	531	41.15	581	45.03
432	32.94	482	36.76	532	40.57	582	44.38	432	33.48	482	37.36	532	41.23	582	45.11
433	33.02	483	36.83	533	40.65	583	44.46	433	33.56	483	37.43	533	41.31	583	45.18
434	33.10	484	36.91	534	40.72	584	44.53	434	33.64	484	37.51	534	41.39	584	45.26
435	33.17	485	36.99	535	40.80	585	44.61	435	33.71	485	37.59	535	41.46	585	45.34
436	33.25	486	37.06	536	40.87	586	44.69	436	33.79	486	37.67	536	41.54	586	45.42
437	33.33	487	37.14	537	40.95	587	44.76	437	33.87	487	37.74	537	41.62	587	45.49
438	33.40	488	37.21	538	41.03	588	44.84	438	33.95	488	37.82	538	41.70	588	45.57
439	33.48	489	37.29	539	41.10	589	44.92	439	34.02	489	37.90	539	41.77	589	45.65
440	33.55	490	37.37	540	41.18	590	44.99	440	34.10	490	37.98	540	41.85	590	45.73
441	33.63	491	37.44	541	41.26	591	45.07	441	34.18	491	38.05	541	41.93	591	45.80
442	33.71	492	37.52	542	41.33	592	45.14	442	34.26	492	38.13	542	42.01	592	45.88
443	33.78	493	37.60	543	41.41	593	45.22	443	34.33	493	38.21	543	42.08	593	45.96
444	33.86	494	37.67	544	41.48	594	45.30	444	34.41	494	38.29	544	42.16	594	46.04
445	33.94	495	37.75	545	41.56	595	45.37	445	34.49	495	38.36	545	42.24	595	46.11
446	34.01	496	37.82	546	41.64	596	45.45	446	34.57	496	38.44	546	42.32	596	46.19
447	34.09	497	37.90	547	41.71	597	45.53	447	34.64	497	38.52	547	42.39	597	46.27
448	34.16	498	37.98	548	41.79	598	45.60	448	34.72	498	38.60	548	42.47	598	46.35
449	34.24	499	38.05	549	41.87	599	45.68	449	34.80	499	38.67	549	42.55	599	46.42
450	34.32	500	38.13	550	41.94	600	45.75	450	34.88	500	38.75	550	42.63	600	46.50

COTTON SELLER'S TABLE.

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400\$31.50					27½ Cents.					400\$32.00					8 Cents.				
401	31.58	451	\$35.52	501	\$39.45	551	\$43.39	401	32.08	451	\$36.08	501	\$40.08	551	\$44.08	401	32.08	451	\$36.08
402	31.66	452	35.59	502	39.53	552	43.47	402	32.16	452	36.16	502	40.16	552	44.16	402	32.16	452	36.16
403	31.74	453	35.67	503	39.61	553	43.55	403	32.24	453	36.24	503	40.24	553	44.24	403	32.24	453	36.24
404	31.81	454	35.75	504	39.69	554	43.63	404	32.32	454	36.32	504	40.32	554	44.32	404	32.32	454	36.32
405	31.89	455	35.83	505	39.77	555	43.71	405	32.40	455	36.40	505	40.40	555	44.40	405	32.40	455	36.40
406	31.97	456	35.91	506	39.85	556	43.78	406	32.48	456	36.48	506	40.48	556	44.48	406	32.48	456	36.48
407	32.05	457	35.99	507	39.93	557	43.86	407	32.56	457	36.56	507	40.56	557	44.56	407	32.56	457	36.56
408	32.13	458	36.07	508	40.00	558	43.94	408	32.64	458	36.64	508	40.64	558	44.64	408	32.64	458	36.64
409	32.21	459	36.15	509	40.08	559	44.02	409	32.72	459	36.72	509	40.72	559	44.72	409	32.72	459	36.72
410	32.29	460	36.22	510	40.16	560	44.10	410	32.80	460	36.80	510	40.80	560	44.80	410	32.80	460	36.80
411	32.37	461	36.30	511	40.24	561	44.18	411	32.88	461	36.88	511	40.88	561	44.88	411	32.88	461	36.88
412	32.44	462	36.38	512	40.32	562	44.26	412	32.96	462	36.96	512	40.96	562	44.96	412	32.96	462	36.96
413	32.52	463	36.46	513	40.40	563	44.33	413	33.04	463	37.04	513	41.04	563	45.04	413	33.04	463	37.04
414	32.60	464	36.54	514	40.48	564	44.41	414	33.12	464	37.12	514	41.12	564	45.12	414	33.12	464	37.12
415	32.68	465	36.62	515	40.56	565	44.49	415	33.20	465	37.20	515	41.20	565	45.20	415	33.20	465	37.20
416	32.76	466	36.70	516	40.63	566	44.57	416	33.28	466	37.28	516	41.28	566	45.28	416	33.28	466	37.28
417	32.84	467	36.78	517	40.71	567	44.65	417	33.36	467	37.36	517	41.36	567	45.36	417	33.36	467	37.36
418	32.92	468	36.85	518	40.79	568	44.73	418	33.44	468	37.44	518	41.44	568	45.44	418	33.44	468	37.44
419	33.00	469	36.93	519	40.87	569	44.81	419	33.52	469	37.52	519	41.52	569	45.52	419	33.52	469	37.52
420	33.07	470	37.01	520	40.95	570	44.89	420	33.60	470	37.60	520	41.60	570	45.60	420	33.60	470	37.60
421	33.15	471	37.09	521	41.03	571	44.97	421	33.68	471	37.68	521	41.68	571	45.68	421	33.68	471	37.68
422	33.23	472	37.17	522	41.11	572	45.04	422	33.76	472	37.76	522	41.76	572	45.76	422	33.76	472	37.76
423	33.31	473	37.25	523	41.19	573	45.12	423	33.84	473	37.84	523	41.84	573	45.84	423	33.84	473	37.84
424	33.39	474	37.33	524	41.26	574	45.20	424	33.92	474	37.92	524	41.92	574	45.92	424	33.92	474	37.92
425	33.47	475	37.41	525	41.34	575	45.28	425	34.00	475	38.00	525	42.00	575	46.00	425	34.00	475	38.00
426	33.55	476	37.48	526	41.42	576	45.36	426	34.08	476	38.08	526	42.08	576	46.08	426	34.08	476	38.08
427	33.63	477	37.56	527	41.50	577	45.44	427	34.16	477	38.16	527	42.16	577	46.16	427	34.16	477	38.16
428	33.70	478	37.64	528	41.58	578	45.52	428	34.24	478	38.24	528	42.24	578	46.24	428	34.24	478	38.24
429	33.78	479	37.72	529	41.66	579	45.59	429	34.32	479	38.32	529	42.32	579	46.32	429	34.32	479	38.32
430	33.86	480	37.80	530	41.74	580	45.67	430	34.40	480	38.40	530	42.40	580	46.40	430	34.40	480	38.40
431	33.94	481	37.88	531	41.82	581	45.75	431	34.48	481	38.48	531	42.48	581	46.48	431	34.48	481	38.48
432	34.02	482	37.96	532	41.89	582	45.83	432	34.56	482	38.56	532	42.56	582	46.56	432	34.56	482	38.56
433	34.10	483	38.04	533	41.97	583	45.91	433	34.64	483	38.64	533	42.64	583	46.64	433	34.64	483	38.64
434	34.18	484	38.11	534	42.05	584	45.99	434	34.72	484	38.72	534	42.72	584	46.72	434	34.72	484	38.72
435	34.26	485	38.19	535	42.13	585	46.07	435	34.80	485	38.80	535	42.80	585	46.80	435	34.80	485	38.80
436	34.33	486	38.27	536	42.21	586	46.15	436	34.88	486	38.88	536	42.88	586	46.88	436	34.88	486	38.88
437	34.41	487	38.35	537	42.29	587	46.23	437	34.96	487	38.96	537	42.97	587	46.96	437	34.96	487	38.96
438	34.49	488	38.43	538	42.37	588	46.30	438	35.04	488	39.04	538	43.04	588	47.04	438	35.04	488	39.04
439	34.57	489	38.51	539	42.45	589	46.38	439	35.12	489	39.12	539	43.12	589	47.12	439	35.12	489	39.12
440	34.65	490	38.59	540	42.52	590	46.46	440	35.20	490	39.20	540	43.20	590	47.20	440	35.20	490	39.20
441	34.73	491	38.67	541	42.60	591	46.54	441	35.28	491	39.28	541	43.28	591	47.28	441	35.28	491	39.28
442	34.81	492	38.74	542	42.68	592	46.62	442	35.36	492	39.36	542	43.36	592	47.36	442	35.36	492	39.36
443	34.89	493	38.82	543	42.76	593	46.70	443	35.44	493	39.44	543	43.44	593	47.44	443	35.44	493	39.44
444	34.96	494	38.90	544	42.84	594	46.78	444	35.52	494	39.52	544	43.52	594	47.52	444	35.52	494	39.52
445	35.04	495	38.98	545	42.92	595	46.86	445	35.60	495	39.60	545	43.60	595	47.60	445	35.60	495	39.60
446	35.12	496	39.06	546	43.00	596	46.93	446	35.68	496	39.68	546	43.68	596	47.68	446	35.68	496	39.68
447	35.20	497	39.14	547	43.08	597	47.01	447	35.76	497	39.76	547	43.76	597	47.76	447	35.76	497	39.76
448	35.28	498	39.22	548	43.15	598	47.09	448	35.84	498	39.84	548	43.84	598	47.84	448	35.84	498	39.84
449	35.36	499	39.30	549	43.23	599	47.17	449	35.92	499	39.92	549	43.92	599	47.92	449	35.92	499	39.92
450	35.44	500	39.37	550	43.31	600	47.25	450	36.00	500	40.00	550	44.00	600	48.00	450	36.00	500	40.00

COTTON SELLER'S TABLE.

400\$32.50				8½ Cents.				400\$33.00				8½ Cents.			
401	32.58	451	36.64	501	40.70	551	44.77	401	33.08	451	37.20	501	41.33	551	45.45
402	32.66	452	36.72	502	40.79	552	44.85	402	33.16	452	37.29	502	41.41	552	45.54
403	32.74	453	36.80	503	40.87	553	44.93	403	33.24	453	37.37	503	41.49	553	45.62
404	32.82	454	36.89	504	40.95	554	45.01	404	33.33	454	37.45	504	41.58	554	45.70
405	32.90	455	36.97	505	41.03	555	45.09	405	33.41	455	37.53	505	41.66	555	45.78
406	32.99	456	37.05	506	41.11	556	45.17	406	33.49	456	37.62	506	41.74	556	45.87
407	33.07	457	37.13	507	41.19	557	45.25	407	33.57	457	37.70	507	41.82	557	45.95
408	33.15	458	37.21	508	41.27	558	45.34	408	33.66	458	37.78	508	41.91	558	46.03
409	33.23	459	37.29	509	41.35	559	45.42	409	33.74	459	37.86	509	41.99	559	46.11
410	33.31	460	37.37	510	41.44	560	45.50	410	33.82	460	37.95	510	42.07	560	46.20
411	33.39	461	37.45	511	41.52	561	45.58	411	33.90	461	38.03	511	42.15	561	46.28
412	33.47	462	37.54	512	41.60	562	45.66	412	33.99	462	38.11	512	42.24	562	46.36
413	33.55	463	37.62	513	41.68	563	45.74	413	34.07	463	38.19	513	42.32	563	46.44
414	33.64	464	37.70	514	41.76	564	45.82	414	34.15	464	38.28	514	42.40	564	46.53
415	33.72	465	37.78	515	41.84	565	45.90	415	34.23	465	38.36	515	42.48	565	46.61
416	33.80	466	37.86	516	41.92	566	45.99	416	34.32	466	38.44	516	42.57	566	46.69
417	33.88	467	37.94	517	42.00	567	46.07	417	34.40	467	38.52	517	42.65	567	46.77
418	33.96	468	38.02	518	42.09	568	46.15	418	34.48	468	38.61	518	42.73	568	46.86
419	34.04	469	38.10	519	42.17	569	46.23	419	34.56	469	38.69	519	42.81	569	46.94
420	34.12	470	38.19	520	42.25	570	46.31	420	34.65	470	38.77	520	42.90	570	47.02
421	34.20	471	38.27	521	42.33	571	46.39	421	34.73	471	38.85	521	42.98	571	47.10
422	34.29	472	38.35	522	42.41	572	46.47	422	34.81	472	38.94	522	43.06	572	47.19
423	34.37	473	38.43	523	42.49	573	46.55	423	34.89	473	39.02	523	43.14	573	47.27
424	34.45	474	38.51	524	42.57	574	46.64	424	34.98	474	39.10	524	43.23	574	47.35
425	34.53	475	38.59	525	42.65	575	46.72	425	35.06	475	39.18	525	43.31	575	47.43
426	34.61	476	38.67	526	42.74	576	46.80	426	35.14	476	39.27	526	43.39	576	47.52
427	34.69	477	38.75	527	42.82	577	46.88	427	35.22	477	39.35	527	43.47	577	47.60
428	34.77	478	38.84	528	42.90	578	46.96	428	35.31	478	39.43	528	43.56	578	47.68
429	34.85	479	38.92	529	42.98	579	47.04	429	35.39	479	39.51	529	43.64	579	47.76
430	34.94	480	39.00	530	43.06	580	47.12	430	35.47	480	39.60	530	43.72	580	47.85
431	35.02	481	39.08	531	43.14	581	47.20	431	35.55	481	39.68	531	43.80	581	47.93
432	35.10	482	39.16	532	43.22	582	47.29	432	35.64	482	39.76	532	43.89	582	48.01
433	35.18	483	39.24	533	43.30	583	47.37	433	35.72	483	39.84	533	43.97	583	48.09
434	35.26	484	39.32	534	43.39	584	47.45	434	35.80	484	39.93	534	44.05	584	48.18
435	35.34	485	39.40	535	43.47	585	47.53	435	35.88	485	40.01	535	44.13	585	48.26
436	35.42	486	39.49	536	43.55	586	47.61	436	35.97	486	40.09	536	44.22	586	48.34
437	35.50	487	39.57	537	43.63	587	47.69	437	36.05	487	40.17	537	44.30	587	48.42
438	35.59	488	39.65	538	43.71	588	47.77	438	36.13	488	40.26	538	44.38	588	48.51
439	35.67	489	39.73	539	43.79	589	47.85	439	36.21	489	40.34	539	44.46	589	48.59
440	35.75	490	39.81	540	43.87	590	47.94	440	36.30	490	40.42	540	44.55	590	48.67
441	35.83	491	39.89	541	43.95	591	48.02	441	36.38	491	40.50	541	44.63	591	48.75
442	35.91	492	39.97	542	44.04	592	48.10	442	36.46	492	40.59	542	44.71	592	48.84
443	35.99	493	40.05	543	44.12	593	48.18	443	36.54	493	40.67	543	44.79	593	48.92
444	36.07	494	40.14	544	44.20	594	48.26	444	36.63	494	40.75	544	44.88	594	49.00
445	36.15	495	40.22	545	44.28	595	48.34	445	36.71	495	40.83	545	44.96	595	49.08
446	36.24	496	40.30	546	44.36	596	48.42	446	36.79	496	40.92	546	45.04	596	49.17
447	36.32	497	40.38	547	44.44	597	48.50	447	36.87	497	41.00	547	45.12	597	49.25
448	36.40	498	40.46	548	44.52	598	48.59	448	36.96	498	41.08	548	45.21	598	49.33
449	36.48	499	40.54	549	44.60	599	48.67	449	37.04	499	41.16	549	45.29	599	49.41
450	36.56	500	40.62	550	44.69	600	48.75	450	37.12	500	41.25	550	45.37	600	49.50

COTTON SELLER'S TABLE.

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400\$33.50 8 $\frac{3}{8}$ Cents.				400\$34.00 8 $\frac{1}{2}$ Cents.											
401	33.58	451	\$37.77	501	\$41.96	551	\$46.15	401	34.09	451	\$38.34	501	\$42.59	551	\$46.84
402	33.66	452	37.85	502	42.04	552	46.23	402	34.17	452	38.42	502	42.67	552	46.92
403	33.75	453	37.93	503	42.13	553	46.31	403	34.26	453	38.51	503	42.75	553	47.01
404	33.83	454	38.02	504	42.21	554	46.40	404	34.34	454	38.59	504	42.84	554	47.09
405	33.91	455	38.10	505	42.29	555	46.48	405	34.43	455	38.68	505	42.93	555	47.18
406	34.00	456	38.19	506	42.38	556	46.57	406	34.51	456	38.76	506	43.01	556	47.26
407	34.08	457	38.27	507	42.46	557	46.65	407	34.60	457	38.85	507	43.10	557	47.35
408	34.17	458	38.36	508	42.55	558	46.73	408	34.68	458	38.93	508	43.18	558	47.44
409	34.25	459	38.44	509	42.63	559	46.82	409	34.77	459	39.02	509	43.27	559	47.52
410	34.33	460	38.53	510	42.71	560	46.90	410	34.85	460	39.10	510	43.35	560	47.60
411	34.42	461	38.61	511	42.80	561	46.98	411	34.94	461	39.19	511	43.44	561	47.69
412	34.50	462	38.69	512	42.88	562	47.07	412	35.02	462	39.27	512	43.52	562	47.77
413	34.58	463	38.78	513	42.96	563	47.15	413	35.11	463	39.36	513	43.61	563	47.86
414	34.67	464	38.86	514	43.05	564	47.24	414	35.19	464	39.44	514	43.69	564	47.94
415	34.75	465	38.94	515	43.13	565	47.32	415	35.28	465	39.53	515	43.78	565	48.03
416	34.84	466	39.03	516	43.22	566	47.40	416	35.36	466	39.61	516	43.86	566	48.11
417	34.92	467	39.11	517	43.30	567	47.49	417	35.45	467	39.70	517	43.95	567	48.20
418	35.00	468	39.20	518	43.38	568	47.57	418	35.53	468	39.78	518	44.03	568	48.28
419	35.09	469	39.28	519	43.47	569	47.65	419	35.62	469	39.87	519	44.12	569	48.37
420	35.17	470	39.36	520	43.55	570	47.74	420	35.70	470	39.95	520	44.20	570	48.45
421	35.25	471	39.45	521	43.63	571	47.82	421	35.79	471	40.04	521	44.29	571	48.54
422	35.34	472	39.53	522	43.72	572	47.91	422	35.87	472	40.12	522	44.37	572	48.62
423	35.42	473	39.61	523	43.80	573	47.99	423	35.96	473	40.21	523	44.46	573	48.71
424	35.51	474	39.70	524	43.89	574	48.07	424	36.04	474	40.29	524	44.54	574	48.79
425	35.59	475	39.78	525	43.97	575	48.16	425	36.13	475	40.38	525	44.63	575	48.88
426	35.67	476	39.87	526	44.05	576	48.24	426	36.21	476	40.46	526	44.71	576	48.96
427	35.76	477	39.95	527	44.14	577	48.32	427	36.30	477	40.55	527	44.80	577	49.05
428	35.84	478	40.03	528	44.22	578	48.41	428	36.38	478	40.63	528	44.88	578	49.13
429	35.92	479	40.12	529	44.30	579	48.49	429	36.47	479	40.72	529	44.97	579	49.22
430	36.01	480	40.20	530	44.39	580	48.58	430	36.56	480	40.80	530	45.05	580	49.30
431	36.09	481	40.28	531	44.47	581	48.66	431	36.64	481	40.89	531	45.14	581	49.39
432	36.18	482	40.37	532	44.56	582	48.74	432	36.72	482	40.97	532	45.22	582	49.47
433	36.26	483	40.45	533	44.64	583	48.83	433	36.81	483	41.06	533	45.31	583	49.56
434	36.34	484	40.54	534	44.72	584	48.91	434	36.89	484	41.14	534	45.39	584	49.64
435	36.43	485	40.62	535	44.81	585	48.99	435	36.98	485	41.23	535	45.48	585	49.73
436	36.51	486	40.70	536	44.89	586	49.08	436	37.06	486	41.31	536	45.56	586	49.81
437	36.59	487	40.79	537	44.97	587	49.16	437	37.15	487	41.40	537	45.65	587	49.90
438	36.68	488	40.87	538	45.06	588	49.24	438	37.23	488	41.48	538	45.73	588	49.98
439	36.76	489	40.95	539	45.14	589	49.33	439	37.32	489	41.57	539	45.82	589	50.07
440	36.85	490	41.04	540	45.23	590	49.40	440	37.40	490	41.65	540	45.90	590	50.15
441	36.93	491	41.12	541	45.31	591	49.49	441	37.49	491	41.74	541	45.99	591	50.24
442	37.01	492	41.21	542	45.39	592	49.58	442	37.57	492	41.82	542	46.07	592	50.32
443	37.10	493	41.29	543	45.48	593	49.66	443	37.66	493	41.91	543	46.16	593	50.41
444	37.18	494	41.37	544	45.56	594	49.75	444	37.74	494	41.99	544	46.24	594	50.49
445	37.26	495	41.46	545	45.64	595	49.83	445	37.83	495	42.08	545	46.33	595	50.58
446	37.35	496	41.54	546	45.73	596	49.92	446	37.91	496	42.16	546	46.41	596	50.66
447	37.43	497	41.62	547	45.81	597	50.00	447	38.00	497	42.25	547	46.50	597	50.75
448	37.52	498	41.71	548	45.90	598	50.08	448	38.08	498	42.33	548	46.58	598	50.83
449	37.60	499	41.79	549	45.98	599	50.16	449	38.17	499	42.42	549	46.67	599	50.92
450	37.68	500	41.88	550	46.06	600	50.25	450	38.25	500	42.50	550	46.75	600	51.00

COTTON SELLER'S TABLE.

400\$34.50				8 $\frac{3}{4}$ Cents.				400\$35.00				8 $\frac{3}{4}$ Cents.			
401	34.59	451	38.90	501	43.22	551	47.53	401	35.09	451	39.46	501	43.84	551	48.22
402	34.68	452	38.99	502	43.30	552	47.61	402	35.18	452	39.54	502	43.93	552	48.30
403	34.76	453	39.08	503	43.39	553	47.70	403	35.27	453	39.63	503	44.02	553	48.39
404	34.85	454	39.16	504	43.47	554	47.79	404	35.35	454	39.72	504	44.10	554	48.48
405	34.94	455	39.25	505	43.56	555	47.87	405	35.44	455	39.81	505	44.19	555	48.57
406	35.02	456	39.33	506	43.65	556	47.96	406	35.53	456	39.90	506	44.28	556	48.65
407	35.11	457	39.42	507	43.73	557	48.05	407	35.62	457	39.99	507	44.37	557	48.74
408	35.19	458	39.51	508	43.82	558	48.13	408	35.70	458	40.08	508	44.45	558	48.83
409	35.28	459	39.59	509	43.91	559	48.22	409	35.79	459	40.17	509	44.54	559	48.92
410	35.37	460	39.68	510	43.99	560	48.30	410	35.88	460	40.25	510	44.63	560	49.00
411	35.45	461	39.77	511	44.08	561	48.39	411	35.97	461	40.34	511	44.72	561	49.09
412	35.54	462	39.85	512	44.16	562	48.48	412	36.06	462	40.43	512	44.80	562	49.18
413	35.63	463	39.94	513	44.25	563	48.56	413	36.14	463	40.52	513	44.89	563	49.27
414	35.71	464	40.02	514	44.34	564	48.65	414	36.23	464	40.60	514	44.98	564	49.35
415	35.80	465	40.11	515	44.42	565	48.74	415	36.32	465	40.69	515	45.07	565	49.44
416	35.88	466	40.20	516	44.51	566	48.82	416	36.40	466	40.78	516	45.15	566	49.53
417	35.97	467	40.28	517	44.60	567	48.91	417	36.49	467	40.87	517	45.24	567	49.62
418	36.06	468	40.37	518	44.68	568	48.99	418	36.58	468	40.95	518	45.33	568	49.70
419	36.14	469	40.46	519	44.77	569	49.08	419	36.67	469	41.04	519	45.42	569	49.79
420	36.23	470	40.54	520	44.85	570	49.17	420	36.75	470	41.13	520	45.50	570	49.88
421	36.32	471	40.63	521	44.94	571	49.25	421	36.84	471	41.22	521	45.59	571	49.97
422	36.40	472	40.71	522	45.03	572	49.34	422	36.93	472	41.30	522	45.68	572	50.05
423	36.49	473	40.80	523	45.11	573	49.43	423	37.02	473	41.39	523	45.77	573	50.14
424	36.57	474	40.89	524	45.20	574	49.51	424	37.10	474	41.48	524	45.85	574	50.23
425	36.66	475	40.97	525	45.29	575	49.60	425	37.19	475	41.57	525	45.94	575	50.32
426	36.75	476	41.06	526	45.37	576	49.68	426	37.28	476	41.65	526	46.03	576	50.40
427	36.83	477	41.15	527	45.46	577	49.77	427	37.37	477	41.74	527	46.12	577	50.49
428	36.92	478	41.23	528	45.54	578	49.86	428	37.45	478	41.83	528	46.20	578	50.58
429	37.01	479	41.32	529	45.63	579	49.94	429	37.54	479	41.92	529	46.29	579	50.67
430	37.09	480	41.40	530	45.72	580	50.03	430	37.63	480	42.00	530	46.38	580	50.75
431	37.18	481	41.49	531	45.80	581	50.12	431	37.72	481	42.09	531	46.47	581	50.84
432	37.26	482	41.58	532	45.89	582	50.20	432	37.80	482	42.18	532	46.55	582	50.93
433	37.35	483	41.66	533	45.98	583	50.29	433	37.89	483	42.27	533	46.64	583	51.02
434	37.44	484	41.75	534	46.06	584	50.37	434	37.98	484	42.35	534	46.73	584	51.10
435	37.52	485	41.84	535	46.15	585	50.46	435	38.07	485	42.44	535	46.82	585	51.19
436	37.61	486	41.92	536	46.23	586	50.55	436	38.15	486	42.53	536	46.90	586	51.28
437	37.70	487	42.01	537	46.32	587	50.63	437	38.24	487	42.62	537	46.99	587	51.37
438	37.78	488	42.09	538	46.41	588	50.72	438	38.33	488	42.70	538	47.08	588	51.45
439	37.87	489	42.18	539	46.49	589	50.81	439	38.42	489	42.79	539	47.17	589	51.54
440	37.95	490	42.27	540	46.58	590	50.89	440	38.50	490	42.88	540	47.25	590	51.63
441	38.04	491	42.35	541	46.67	591	50.98	441	38.59	491	42.97	541	47.34	591	51.72
442	38.13	492	42.44	542	46.75	592	51.06	442	38.68	492	43.05	542	47.43	592	51.80
443	38.21	493	42.53	543	46.84	593	51.15	443	38.76	493	43.14	543	47.52	593	51.89
444	38.30	494	42.61	544	46.92	594	51.24	444	38.84	494	43.23	544	47.60	594	51.98
445	38.39	495	42.70	545	47.01	595	51.32	445	38.93	495	43.32	545	47.69	595	52.07
446	38.47	496	42.78	546	47.10	596	51.41	446	39.02	496	43.40	546	47.78	596	52.15
447	38.56	497	42.87	547	47.18	597	51.50	447	39.11	497	43.49	547	47.87	597	52.24
448	38.64	498	42.96	548	47.27	598	51.58	448	39.19	498	43.58	548	47.95	598	52.33
449	38.73	499	43.04	549	47.36	599	51.67	449	39.28	499	43.67	549	48.04	599	52.42
450	38.82	500	43.13	550	47.44	600	51.75	450	39.37	500	43.75	550	48.13	600	52.50

COTTON SELLER'S TABLE.

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400\$35.50				8 $\frac{1}{8}$ Cents.				100\$36.00				9 Cents.			
401	35.59	451	\$40.03	501	\$44.47	551	\$48.91	401	36.09	451	\$40.59	501	\$45.09	551	\$49.59
402	35.68	452	40.12	502	44.56	552	48.99	402	36.18	452	40.68	502	45.18	552	49.68
403	35.77	453	40.21	503	44.65	553	49.08	403	36.27	453	40.77	503	45.27	553	49.77
404	35.86	454	40.30	504	44.73	554	49.17	404	36.36	454	40.86	504	45.36	554	49.86
405	35.95	455	40.39	505	44.82	555	49.26	405	36.45	455	40.95	505	45.45	555	49.95
406	36.04	456	40.47	506	44.91	556	49.35	406	36.54	456	41.04	506	45.54	556	50.04
407	36.13	457	40.56	507	45.00	557	49.44	407	36.63	457	41.13	507	45.63	557	50.13
408	36.21	458	40.65	508	45.09	558	49.53	408	36.72	458	41.22	508	45.72	558	50.22
409	36.30	459	40.74	509	45.18	559	49.62	409	36.81	459	41.31	509	45.81	559	50.31
410	36.39	460	40.83	510	45.27	560	49.70	410	36.90	460	41.40	510	45.90	560	50.40
411	36.48	461	40.92	511	45.36	561	49.79	411	36.99	461	41.49	511	45.99	561	50.49
412	36.57	462	41.01	512	45.44	562	49.88	412	37.08	462	41.58	512	46.08	562	50.58
413	36.66	463	41.10	513	45.53	563	49.97	413	37.17	463	41.67	513	46.17	563	50.67
414	36.75	464	41.18	514	45.62	564	50.06	414	37.26	464	41.76	514	46.26	564	50.76
415	36.84	465	41.27	515	45.71	565	50.15	415	37.35	465	41.85	515	46.35	565	50.85
416	36.92	466	41.36	516	45.80	566	50.24	416	37.44	466	41.94	516	46.44	566	50.94
417	37.01	467	41.45	517	45.89	567	50.33	417	37.53	467	42.03	517	46.53	567	51.03
418	37.10	468	41.54	518	45.98	568	50.41	418	37.62	468	42.12	518	46.62	568	51.12
419	37.19	469	41.63	519	46.07	569	50.50	419	37.71	469	42.21	519	46.71	569	51.21
420	37.28	470	41.72	520	46.15	570	50.59	420	37.80	470	42.30	520	46.80	570	51.30
421	37.37	471	41.81	521	46.24	571	50.68	421	37.89	471	42.39	521	46.89	571	51.39
422	37.46	472	41.89	522	46.33	572	50.77	422	37.98	472	42.48	522	46.98	572	51.48
423	37.55	473	41.98	523	46.42	573	50.86	423	38.07	473	42.57	523	47.07	573	51.57
424	37.63	474	42.07	524	46.51	574	50.95	424	38.16	474	42.66	524	47.16	574	51.66
425	37.72	475	42.16	525	46.60	575	51.04	425	38.25	475	42.75	525	47.25	575	51.75
426	37.81	476	42.25	526	46.69	576	51.12	426	38.34	476	42.84	526	47.34	576	51.84
427	37.90	477	42.34	527	46.78	577	51.21	427	38.43	477	42.93	527	47.43	577	51.93
428	37.99	478	42.43	528	46.86	578	51.30	428	38.52	478	43.02	528	47.52	578	52.02
429	38.08	479	42.52	529	46.95	579	51.39	429	38.61	479	43.11	529	47.61	579	52.11
430	38.17	480	42.60	530	47.04	580	51.48	430	38.70	480	43.20	530	47.70	580	52.20
431	38.26	481	42.69	531	47.13	581	51.57	431	38.79	481	43.29	531	47.79	581	52.29
432	38.34	482	42.78	532	47.22	582	51.66	432	38.88	482	43.38	532	47.88	582	52.38
433	38.43	483	42.87	533	47.31	583	51.75	433	38.97	483	43.47	533	47.97	583	52.47
434	38.52	484	42.96	534	47.40	584	51.83	434	39.06	484	43.56	534	48.06	584	52.56
435	38.61	485	43.05	535	47.49	585	51.92	435	39.15	485	43.65	535	48.15	585	52.65
436	38.70	486	43.14	536	47.57	586	52.01	436	39.24	486	43.74	536	48.24	586	52.74
437	38.79	487	43.23	537	47.66	587	52.10	437	39.33	487	43.83	537	48.33	587	52.83
438	38.88	488	43.31	538	47.75	588	52.19	438	39.42	488	43.92	538	48.42	588	52.92
439	38.97	489	43.40	539	47.84	589	52.28	439	39.51	489	44.01	539	48.51	589	53.01
440	39.05	490	43.49	540	47.93	590	52.37	440	39.60	490	44.10	540	48.60	590	53.10
441	39.14	491	43.58	541	48.02	591	52.46	441	39.69	491	44.19	541	48.69	591	53.19
442	39.23	492	43.67	542	48.11	592	52.54	442	39.78	492	44.28	542	48.78	592	53.28
443	39.32	493	43.76	543	48.20	593	52.62	443	39.87	493	44.37	543	48.87	593	53.37
444	39.41	494	43.85	544	48.28	594	52.72	444	39.96	494	44.46	544	48.96	594	53.46
445	39.50	495	43.94	545	48.37	595	52.81	445	40.05	495	44.55	545	49.05	595	53.55
446	39.59	496	44.02	546	48.46	596	52.90	446	40.14	496	44.64	546	49.14	596	53.64
447	39.68	497	44.11	547	48.55	597	52.99	447	40.23	497	44.73	547	49.23	597	53.73
448	39.76	498	44.20	548	48.64	598	53.08	448	40.32	498	44.82	548	49.32	598	53.82
449	39.85	499	44.29	549	48.73	599	53.17	449	40.41	499	44.91	549	49.41	599	53.91
450	39.94	500	44.38	550	48.82	600	53.25	450	40.50	500	45.00	550	49.50	600	54.00

COTTON SELLER'S TABLE.

400\$36.50		9½ Cents.		400\$37.00		9½ Cents.	
401	36.59	451	\$41.15	501	\$45.71	551	\$50.27
402	36.68	452	41.24	502	45.80	552	50.37
403	36.77	453	41.33	503	45.89	553	50.46
404	36.86	454	41.42	504	45.99	554	50.55
405	36.95	455	41.51	505	46.08	555	50.64
406	37.04	456	41.61	506	46.17	556	50.73
407	37.13	457	41.70	507	46.26	557	50.82
408	37.23	458	41.79	508	46.35	558	50.91
409	37.32	459	41.88	509	46.44	559	51.00
410	37.41	460	41.97	510	46.53	560	51.10
411	37.50	461	42.06	511	46.62	561	51.19
412	37.59	462	42.15	512	46.72	562	51.28
413	37.68	463	42.24	513	46.81	563	51.37
414	37.77	464	42.34	514	46.90	564	51.46
415	37.86	465	42.43	515	46.99	565	51.55
416	37.96	466	42.52	516	47.08	566	51.64
417	38.05	467	42.61	517	47.17	567	51.73
418	38.14	468	42.70	518	47.26	568	51.83
419	38.23	469	42.79	519	47.35	569	51.92
420	38.32	470	42.88	520	47.45	570	52.01
421	38.41	471	42.97	521	47.54	571	52.10
422	38.50	472	43.07	522	47.63	572	52.19
423	38.59	473	43.16	523	47.72	573	52.28
424	38.69	474	43.25	524	47.81	574	52.37
425	38.78	475	43.34	525	47.90	575	52.46
426	38.87	476	43.43	526	47.99	576	52.56
427	38.96	477	43.52	527	48.08	577	52.65
428	39.05	478	43.61	528	48.18	578	52.74
429	39.14	479	43.70	529	48.27	579	52.83
430	39.23	480	43.80	530	48.36	580	52.92
431	39.32	481	43.89	531	48.45	581	53.01
432	39.42	482	43.98	532	48.54	582	53.10
433	39.51	483	44.07	533	48.63	583	53.19
434	39.60	484	44.16	534	48.72	584	53.29
435	39.69	485	44.25	535	48.81	585	53.38
436	39.78	486	44.34	536	48.91	586	53.47
437	39.87	487	44.43	537	49.00	587	53.56
438	39.96	488	44.53	538	49.09	588	53.65
439	40.05	489	44.62	539	49.18	589	53.74
440	40.15	490	44.71	540	49.27	590	53.83
441	40.24	491	44.80	541	49.36	591	53.92
442	40.33	492	44.89	542	49.45	592	54.02
443	40.42	493	44.98	543	49.54	593	54.11
444	40.51	494	45.07	544	49.64	594	54.20
445	40.60	495	45.16	545	49.73	595	54.29
446	40.69	496	45.26	546	49.82	596	54.38
447	40.78	497	45.35	547	49.91	597	54.47
448	40.88	498	45.44	548	50.00	598	54.56
449	40.97	499	45.53	549	50.09	599	54.65
450	41.06	500	45.62	550	50.18	600	54.75
401	37.09	451	\$41.71	501	\$46.34	551	\$50.96
402	37.18	452	41.81	502	46.43	552	51.06
403	37.27	453	41.90	503	46.52	553	51.15
404	37.37	454	41.99	504	46.62	554	51.24
405	37.46	455	42.08	505	46.71	555	51.33
406	37.55	456	42.18	506	46.80	556	51.43
407	37.64	457	42.27	507	46.89	557	51.52
408	37.74	458	42.36	508	46.99	558	51.61
409	37.83	459	42.45	509	47.08	559	51.70
410	37.92	460	42.55	510	47.17	560	51.80
411	38.01	461	42.64	511	47.26	561	51.89
412	38.11	462	42.73	512	47.36	562	51.98
413	38.20	463	42.82	513	47.45	563	52.07
414	38.29	464	42.92	514	47.54	564	52.17
415	38.38	465	43.01	515	47.63	565	52.26
416	38.48	466	43.10	516	47.73	566	52.35
417	38.57	467	43.19	517	47.82	567	52.44
418	38.66	468	43.29	518	47.91	568	52.54
419	38.75	469	43.38	519	48.00	569	52.63
420	38.85	470	43.47	520	48.10	570	52.72
421	38.94	471	43.57	521	48.19	571	52.81
422	39.03	472	43.66	522	48.28	572	52.91
423	39.12	473	43.75	523	48.37	573	53.00
424	39.22	474	43.84	524	48.47	574	53.09
425	39.31	475	43.93	525	48.56	575	53.18
426	39.40	476	44.03	526	48.65	576	53.28
427	39.49	477	44.12	527	48.74	577	53.37
428	39.59	478	44.21	528	48.84	578	53.46
429	39.68	479	44.30	529	48.93	579	53.55
430	39.77	480	44.40	530	49.02	580	53.65
431	39.86	481	44.49	531	49.11	581	53.74
432	39.96	482	44.58	532	49.21	582	53.83
433	40.05	483	44.67	533	49.30	583	53.92
434	40.14	484	44.77	534	49.39	584	54.02
435	40.23	485	44.86	535	49.48	585	54.11
436	40.33	486	44.95	536	49.58	586	54.20
437	40.42	487	45.04	537	49.67	587	54.29
438	40.51	488	45.14	538	49.76	588	54.39
439	40.60	489	45.23	539	49.85	589	54.48
440	40.70	490	45.32	540	49.95	590	54.57
441	40.79	491	45.41	541	50.04	591	54.66
442	40.88	492	45.51	542	50.13	592	54.76
443	40.97	493	45.60	543	50.22	593	54.85
444	41.07	494	45.69	544	50.32	594	54.94
445	41.16	495	45.78	545	50.41	595	55.03
446	41.23	496	45.88	546	50.50	596	55.13
447	41.34	497	45.97	547	50.59	597	55.22
448	41.44	498	46.06	548	50.69	598	55.31
449	41.53	499	46.15	549	50.78	599	55.40
450	41.62	500	46.25	550	50.87	600	55.50

COTTON SELLER'S TABLE.

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400\$37.50 9 ³ / ₈ Cents.					400\$38.00 9 ¹ / ₂ Cents.				
401 37.59	451\$42.28	501\$46.96	551\$51.65		401 38.09	451\$42.84	501\$47.59	551\$52.34	
402 37.68	452 42.37	502 47.06	552 51.75		402 38.19	452 42.94	502 47.69	552 52.44	
403 37.78	453 42.46	503 47.15	553 51.84		403 38.28	453 43.03	503 47.78	553 52.53	
404 37.87	454 42.56	504 47.25	554 51.93		404 38.38	454 43.13	504 47.88	554 52.63	
405 37.96	455 42.65	505 47.34	555 52.03		405 38.47	455 43.22	505 47.97	555 52.72	
406 38.06	456 42.75	506 47.43	556 52.12		406 38.57	456 43.32	506 48.07	556 52.82	
407 38.15	457 42.84	507 47.53	557 52.21		407 38.66	457 43.41	507 48.16	557 52.91	
408 38.25	458 42.93	508 47.69	558 52.31		408 38.76	458 43.51	508 48.26	558 53.01	
409 38.34	459 43.03	509 47.71	559 52.40		409 38.85	459 43.60	509 48.35	559 53.10	
410 38.43	460 43.12	510 47.81	560 52.50		410 38.95	460 43.70	510 48.45	560 53.20	
411 38.53	461 43.21	511 47.90	561 52.59		411 39.04	461 43.79	511 48.54	561 53.29	
412 38.62	462 43.31	512 48.00	562 52.68		412 39.14	462 43.89	512 48.64	562 53.39	
413 38.71	463 43.40	513 48.09	563 52.78		413 39.23	463 43.98	513 48.73	563 53.48	
414 38.81	464 43.50	514 48.18	564 52.87		414 39.33	464 44.08	514 48.83	564 53.58	
415 38.90	465 43.59	515 48.28	565 52.96		415 39.42	465 44.17	515 48.92	565 53.67	
416 39.00	466 43.68	516 48.37	566 53.06		416 39.52	466 44.27	516 49.02	566 53.77	
417 39.09	467 43.78	517 48.46	567 53.15		417 39.61	467 44.36	517 49.11	567 53.86	
418 39.18	468 43.87	518 48.56	568 53.25		418 39.71	468 44.46	518 49.21	568 53.96	
419 39.28	469 43.96	519 48.65	569 53.34		419 39.80	469 44.55	519 49.30	569 54.05	
420 39.37	470 44.06	520 48.75	570 53.43		420 39.90	470 44.65	520 49.40	570 54.15	
421 38.46	471 44.15	521 48.84	571 53.53		421 39.99	471 44.74	521 49.49	571 54.24	
422 39.56	472 44.25	522 48.93	572 53.62		422 40.09	472 44.84	522 49.59	572 54.34	
423 39.65	473 44.34	523 49.03	573 53.71		423 40.18	473 44.93	523 49.68	573 54.43	
424 39.75	474 44.43	524 49.12	574 53.81		424 40.28	474 45.03	524 49.78	574 54.53	
425 39.84	475 44.53	525 49.21	575 53.90		425 40.37	475 45.12	525 49.87	575 54.62	
426 39.93	476 44.62	526 49.31	576 54.00		426 40.47	476 45.22	526 49.97	576 54.72	
427 40.03	477 44.71	527 49.40	577 54.09		427 40.56	477 45.31	527 50.06	577 54.81	
428 40.12	478 44.81	528 49.50	578 54.18		428 40.66	478 45.41	528 50.16	578 54.91	
429 40.21	479 44.90	529 49.59	579 54.28		429 40.75	479 45.50	529 50.25	579 55.00	
430 40.31	480 45.00	530 49.68	580 54.37		430 40.85	480 45.60	530 50.35	580 55.10	
431 40.40	481 45.09	531 49.78	581 54.46		431 40.94	481 45.69	531 50.44	581 55.19	
432 40.50	482 45.18	532 49.87	582 54.56		432 41.04	482 45.79	532 50.54	582 55.29	
433 40.59	483 45.28	533 49.96	583 54.65		433 41.13	483 45.88	533 50.63	583 55.38	
434 40.68	484 45.37	534 50.06	584 54.75		434 41.23	484 45.98	534 50.73	584 55.48	
435 40.78	485 45.46	535 50.15	585 54.84		435 41.32	485 46.07	535 50.82	585 55.57	
436 40.87	486 45.56	536 50.25	586 54.93		436 41.42	486 46.17	536 50.92	586 55.67	
437 40.96	487 45.65	537 50.34	587 55.03		437 41.51	487 46.26	537 51.01	587 55.76	
438 41.06	488 45.75	538 50.43	588 55.12		438 41.61	488 46.36	538 51.11	588 55.86	
439 41.15	489 45.84	539 50.53	589 55.21		439 41.70	489 46.45	539 51.20	589 55.95	
440 41.25	490 45.93	540 50.62	590 55.31		440 41.80	490 46.55	540 51.30	590 56.05	
441 41.34	491 46.03	541 50.71	591 55.40		441 41.89	491 46.64	541 51.38	591 56.14	
442 41.43	492 46.12	542 50.81	592 55.50		442 41.99	492 46.74	542 51.49	592 56.24	
443 41.53	493 46.21	543 50.90	593 55.59		443 42.08	493 46.83	543 51.58	593 56.33	
444 41.62	494 46.31	544 51.00	594 55.68		444 42.18	494 46.93	544 51.68	594 56.43	
445 41.71	495 46.40	545 51.09	595 55.78		445 42.27	495 47.02	545 51.77	595 56.52	
446 41.81	496 46.50	546 51.18	596 55.87		446 42.37	496 47.12	546 51.87	596 56.62	
447 41.90	497 46.59	547 51.28	597 55.96		447 42.46	497 47.21	547 51.96	597 56.71	
448 42.00	498 46.68	548 51.37	598 56.06		448 42.56	498 47.31	548 52.06	598 56.81	
449 42.09	499 46.78	549 51.46	599 56.15		449 42.65	499 47.40	549 52.15	599 56.90	
450 42.18	500 46.87	550 51.56	600 56.25		450 42.75	500 47.50	550 52.25	600 57.00	

COTTON SELLER'S TABLE.

400\$38.50				9½ Cents.				400\$39.00				9¾ Cents.			
401	38.59	451	\$43.41	501	\$48.22	551	\$53.03	401	39.10	451	\$43.98	501	\$48.85	551	\$53.73
402	38.69	452	43.50	502	48.31	552	53.13	402	39.20	452	44.07	502	48.95	552	53.82
403	38.79	453	43.60	503	48.41	553	53.22	403	39.30	453	44.17	503	49.05	553	53.92
404	38.88	454	43.70	504	48.51	554	53.32	404	39.39	454	44.27	504	49.14	554	54.02
405	38.98	455	43.79	505	48.60	555	53.41	405	39.49	455	44.37	505	49.24	555	54.12
406	39.08	456	43.89	506	48.70	556	53.51	406	39.59	456	44.46	506	49.34	556	54.21
407	39.17	457	43.98	507	48.79	557	53.61	407	39.69	457	44.56	507	49.44	557	54.31
408	39.27	458	44.08	508	48.89	558	53.70	408	39.78	458	44.66	508	49.53	558	54.41
409	39.37	459	44.18	509	48.99	559	53.80	409	39.88	459	44.76	509	49.63	559	54.51
410	39.46	460	44.27	510	49.08	560	53.90	410	39.98	460	44.85	510	49.73	560	54.60
411	39.56	461	44.37	511	49.18	561	53.99	411	40.08	461	44.95	511	49.83	561	54.70
412	39.65	462	44.47	512	49.28	562	54.09	412	40.17	462	45.05	512	49.92	562	54.80
413	39.75	463	44.56	513	49.37	563	54.18	413	40.27	463	45.15	513	50.02	563	54.90
414	39.85	464	44.66	514	49.47	564	54.28	414	40.37	464	45.24	514	50.12	564	55.00
415	39.94	465	44.75	515	49.56	565	54.38	415	40.47	465	45.34	515	50.22	565	55.09
416	40.04	466	44.85	516	49.66	566	54.47	416	40.56	466	45.44	516	50.31	566	55.19
417	40.13	467	44.95	517	49.76	567	54.57	417	40.66	467	45.54	517	50.41	567	55.29
418	40.23	468	45.04	518	49.85	568	54.67	418	40.76	468	45.63	518	50.51	568	55.38
419	40.33	469	45.14	519	49.95	569	54.76	419	40.86	469	45.73	519	50.61	569	55.48
420	40.42	470	45.24	520	50.05	570	54.86	420	40.95	470	45.83	520	50.70	570	55.58
421	40.52	471	45.33	521	50.14	571	54.95	421	41.05	471	45.93	521	50.80	571	55.68
422	40.62	472	45.43	522	50.24	572	55.05	422	41.15	472	46.02	522	50.90	572	55.77
423	40.71	473	45.52	523	50.33	573	55.15	423	41.25	473	46.12	523	51.00	573	55.87
424	40.81	474	45.62	524	50.43	574	55.24	424	41.34	474	46.22	524	51.09	574	55.97
425	40.90	475	45.72	525	50.53	575	55.34	425	41.44	475	46.32	525	51.19	575	56.07
426	41.00	476	45.81	526	50.62	576	55.44	426	41.54	476	46.41	526	51.29	576	56.16
427	41.10	477	45.91	527	50.72	577	55.53	427	41.64	477	46.51	527	51.39	577	56.26
428	41.19	478	46.01	528	50.82	578	55.63	428	41.73	478	46.61	528	51.48	578	56.36
429	41.29	479	46.10	529	50.91	579	55.72	429	41.83	479	46.71	529	51.58	579	56.46
430	41.39	480	46.20	530	51.01	580	55.82	430	41.93	480	46.80	530	51.68	580	56.55
431	41.48	481	46.29	531	51.10	581	55.92	431	42.03	481	46.90	531	51.78	581	56.65
432	41.58	482	46.39	532	51.20	582	56.01	432	42.12	482	47.00	532	51.87	582	56.75
433	41.67	483	46.49	533	51.30	583	56.11	433	42.22	483	47.10	533	51.97	583	56.85
434	41.77	484	46.58	534	51.39	584	56.21	434	42.32	484	47.19	534	52.07	584	56.94
435	41.87	485	46.68	535	51.49	585	56.30	435	42.42	485	47.29	535	52.17	585	57.04
436	41.96	486	46.78	536	51.59	586	56.40	436	42.51	486	47.39	536	52.26	586	57.14
437	42.06	487	46.87	537	51.68	587	56.49	437	42.61	487	47.49	537	52.36	587	57.24
438	42.16	488	46.97	538	51.78	588	56.59	438	42.71	488	47.58	538	52.46	588	57.33
439	42.25	489	47.06	539	51.87	589	56.69	439	42.81	489	47.68	539	52.56	589	57.43
440	42.35	490	47.16	540	51.97	590	56.78	440	42.90	490	47.78	540	52.65	590	57.53
441	42.44	491	47.26	541	52.07	591	56.88	441	43.00	491	47.88	541	52.75	591	57.63
442	42.54	492	47.35	542	52.16	592	56.98	442	43.10	492	47.97	542	52.85	592	57.72
443	42.64	493	47.45	543	52.26	593	57.07	443	43.20	493	48.07	543	52.95	593	57.82
444	42.73	494	47.55	544	52.36	594	57.17	444	44.29	494	48.17	544	53.04	594	57.92
445	42.83	495	47.64	545	52.45	595	57.26	445	43.39	495	48.27	545	53.14	595	58.02
446	42.92	496	47.74	546	52.55	596	57.36	446	43.49	496	48.36	546	53.24	596	58.11
447	43.02	497	47.83	547	52.64	597	57.46	447	43.59	497	48.46	547	53.34	597	58.21
448	43.12	498	47.93	548	52.74	598	57.55	448	43.68	498	48.56	548	53.43	598	58.31
449	43.21	499	48.03	549	52.84	599	57.65	449	43.78	499	48.66	549	53.53	599	58.41
450	43.31	500	48.12	550	52.93	600	57.75	450	43.88	500	48.75	550	53.63	600	58.50

COTTON SELLER'S TABLE.

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00\$39.50					9% Cents.					400\$40.50					10% Cents.				
01	39.60	451	\$44.54	501	\$49.48	551	\$54.42	401	40.60	451	\$45.66	501	\$50.72	551	\$55.78				
02	39.70	452	44.64	502	49.58	552	54.51	402	40.70	452	45.76	502	50.82	552	55.89				
03	39.80	453	44.74	503	49.68	553	54.61	403	40.80	453	45.86	503	50.92	553	55.99				
04	39.90	454	44.84	504	49.77	554	54.71	404	40.90	454	45.96	504	51.03	554	56.09				
05	40.00	455	44.94	505	49.87	555	54.81	405	41.00	455	46.06	505	51.13	555	56.19				
06	40.10	456	45.03	506	49.97	556	54.91	406	41.10	456	46.17	506	51.23	556	56.29				
07	40.20	457	45.13	507	50.07	557	55.01	407	41.20	457	46.27	507	51.33	557	56.39				
08	40.29	458	45.23	508	50.17	558	55.11	408	41.31	458	46.37	508	51.43	558	56.49				
09	40.39	459	45.33	509	50.27	559	55.21	409	41.41	459	46.47	509	51.53	559	56.59				
10	40.49	460	45.43	510	50.37	560	55.30	410	41.51	460	46.57	510	51.63	560	56.70				
11	40.59	461	45.53	511	50.47	561	55.40	411	41.61	461	46.67	511	51.73	561	56.80				
12	40.69	462	45.63	512	50.56	562	55.50	412	41.71	462	46.77	512	51.84	562	56.90				
13	40.79	463	45.73	513	50.66	563	55.60	413	41.81	463	46.87	513	51.94	563	57.00				
14	40.89	464	45.82	514	50.76	564	55.70	414	41.91	464	46.98	514	52.04	564	57.10				
15	40.99	465	45.92	515	50.86	565	55.80	415	42.01	465	47.08	515	52.14	565	57.20				
16	41.08	466	46.02	516	50.96	566	55.90	416	42.12	466	47.18	516	52.24	566	57.30				
17	41.18	467	46.12	517	51.06	567	56.00	417	42.22	467	47.28	517	52.34	567	57.40				
18	41.28	468	46.22	518	51.16	568	56.09	418	42.32	468	47.38	518	52.44	568	57.51				
19	41.38	469	46.32	519	51.26	569	56.19	419	42.42	469	47.48	519	52.54	569	57.61				
20	41.48	470	46.42	520	51.35	570	56.29	420	42.52	470	47.58	520	52.65	570	57.71				
21	41.58	471	46.52	521	51.45	571	56.39	421	42.62	471	47.68	521	52.75	571	57.81				
22	41.68	472	46.61	522	51.55	572	56.49	422	42.72	472	47.79	522	52.85	572	57.91				
23	41.78	473	46.71	523	51.65	573	56.59	423	42.82	473	47.89	523	52.95	573	58.01				
24	41.87	474	46.81	524	51.75	574	56.69	424	42.93	474	47.99	524	53.05	574	58.11				
25	41.97	475	46.91	525	51.85	575	56.79	425	43.03	475	48.09	525	53.15	575	58.21				
26	42.07	476	47.01	526	51.95	576	56.88	426	43.13	476	48.19	526	53.25	576	58.32				
27	42.17	477	47.11	527	52.05	577	56.98	427	43.23	477	48.29	527	53.35	577	58.42				
28	42.27	478	47.21	528	52.14	578	57.08	428	43.33	478	48.39	528	53.46	578	58.52				
29	42.37	479	47.31	529	52.24	579	57.18	429	43.43	479	48.49	529	53.56	579	58.62				
30	42.47	480	47.40	530	52.34	580	57.28	430	43.53	480	48.60	530	53.66	580	58.72				
31	42.57	481	47.50	531	52.44	581	57.38	431	43.63	481	48.70	531	53.76	581	58.82				
32	42.66	482	47.60	532	52.54	582	57.48	432	43.74	482	48.80	532	53.86	582	58.92				
33	42.76	483	47.70	533	52.64	583	57.58	433	43.84	483	48.90	533	53.96	583	59.02				
34	42.86	484	47.80	534	52.74	584	57.67	434	43.94	484	49.00	534	54.06	584	59.13				
35	42.96	485	47.90	535	52.84	585	57.77	435	44.04	485	49.10	535	54.16	585	59.23				
36	43.06	486	48.00	536	52.93	586	57.87	436	44.14	486	49.20	536	54.27	586	59.33				
37	43.16	487	48.10	537	53.03	587	57.97	437	44.24	487	49.30	537	54.37	587	59.43				
38	43.26	488	48.19	538	53.13	588	58.07	438	44.34	488	49.41	538	54.47	588	59.53				
39	43.36	489	48.29	539	53.23	589	58.17	439	44.44	489	49.51	539	54.57	589	59.63				
40	43.45	490	48.39	540	53.33	590	58.27	440	44.55	490	49.61	540	54.67	590	59.73				
41	43.55	491	48.49	541	53.43	591	58.37	441	44.65	491	49.71	541	54.77	591	59.83				
42	43.65	492	48.59	542	53.53	592	58.46	442	44.75	492	49.81	542	54.87	592	59.94				
43	43.75	493	48.69	543	53.63	593	58.56	443	44.85	493	49.91	543	54.97	593	60.04				
44	43.85	494	48.79	544	53.72	594	58.66	444	44.95	494	40.01	544	55.08	594	60.14				
45	43.95	495	48.89	545	53.82	595	58.76	445	45.05	495	50.11	545	55.18	595	60.24				
46	44.05	496	48.98	546	53.92	596	58.86	446	45.15	496	50.22	546	55.28	596	60.34				
47	44.15	497	49.08	547	54.02	597	58.96	447	45.25	497	50.32	547	55.38	597	60.44				
48	44.24	498	49.18	548	54.12	598	59.06	448	45.36	498	50.42	548	55.48	598	60.54				
49	44.34	499	49.28	549	54.22	599	59.16	449	45.46	499	50.52	549	55.58	599	60.64				
50	44.44	500	49.38	550	54.32	600	59.25	450	45.56	500	50.62	550	55.68	600	60.75				

400\$41.00					400\$41.50				
10 1/2 Cents.					10 3/8 Cents.				
401	41.10	451\$46.22	501\$51.35	551\$56.47	401	41.60	451\$46.79	501\$51.97	551\$57.16
402	41.20	452 46.33	502 51.45	552 56.58	402	41.70	452 46.89	502 52.08	552 57.27
403	41.30	453 46.43	503 51.55	553 56.68	403	41.81	453 46.99	503 52.18	553 57.37
404	41.41	454 46.53	504 51.66	554 56.78	404	41.91	454 47.10	504 52.29	554 57.47
405	41.51	455 46.63	505 51.76	555 56.88	405	42.01	455 47.20	505 52.39	555 57.58
406	41.61	456 46.74	506 51.86	556 56.99	406	42.12	456 47.31	506 52.49	556 57.68
407	41.71	457 46.84	507 51.96	557 57.09	407	42.22	457 47.41	507 52.60	557 57.78
408	41.82	458 46.94	508 52.07	558 57.19	408	42.33	458 47.51	508 52.70	558 57.89
409	41.92	459 47.04	509 52.17	559 57.29	409	42.43	459 47.62	509 52.80	559 57.99
410	42.02	460 47.15	510 52.27	560 57.40	410	42.53	460 47.72	510 52.91	560 58.10
411	42.12	461 47.25	511 52.37	561 57.50	411	42.64	461 47.82	511 53.01	561 58.20
412	42.23	462 47.35	512 52.48	562 57.60	412	42.74	462 47.93	512 53.12	562 58.30
413	42.33	463 47.45	513 52.58	563 57.70	413	42.84	463 48.03	513 53.22	563 58.41
414	42.43	464 47.56	514 52.68	564 57.81	414	42.95	464 48.14	514 53.32	564 58.51
415	42.53	465 47.66	515 52.78	565 57.91	415	43.05	465 48.24	515 53.43	565 58.61
416	42.64	466 47.76	516 52.89	566 58.01	416	43.16	466 48.34	516 53.53	566 58.72
417	42.74	467 47.86	517 52.99	567 58.11	417	43.26	467 48.45	517 53.63	567 58.82
418	42.84	468 47.97	518 53.09	568 58.22	418	43.36	468 48.55	518 53.74	568 58.93
419	42.94	469 48.07	519 53.19	569 58.32	419	43.47	469 48.65	519 53.84	569 59.03
420	43.05	470 48.17	520 53.30	570 58.42	420	43.57	470 48.76	520 53.95	570 59.13
421	43.15	471 48.27	521 53.40	571 58.52	421	43.67	471 48.86	521 54.05	571 59.24
422	43.25	472 48.38	522 53.50	572 58.63	422	43.78	472 48.97	522 54.15	572 59.34
423	43.35	473 48.48	523 53.60	573 58.73	423	43.88	473 49.07	523 54.26	573 59.44
424	43.46	474 48.58	524 53.71	574 58.83	424	43.99	474 49.17	524 54.36	574 59.55
425	43.56	475 48.68	525 53.81	575 58.93	425	44.09	475 49.28	525 54.46	575 59.65
426	43.66	476 48.79	526 53.91	576 59.04	426	44.19	476 49.38	526 54.57	576 59.76
427	43.76	477 48.89	527 54.01	577 59.14	427	44.30	477 49.48	527 54.67	577 59.86
428	43.87	478 48.99	528 54.12	578 59.24	428	44.40	478 49.59	528 54.78	578 59.96
429	43.97	479 49.09	529 54.22	579 59.34	429	44.50	479 49.69	529 54.88	579 60.07
430	44.07	480 49.20	530 54.32	580 59.45	430	44.61	480 49.80	530 54.98	580 60.17
431	44.17	481 49.30	531 54.42	581 59.55	431	44.71	481 49.90	531 55.09	581 60.27
432	44.28	482 49.40	532 54.53	582 59.65	432	44.82	482 50.00	532 55.19	582 60.38
433	44.38	483 49.50	533 54.63	583 59.75	433	44.92	483 50.11	533 55.29	583 60.48
434	44.48	484 49.61	534 54.73	584 59.86	434	45.02	484 50.21	534 55.40	584 60.59
435	44.58	485 49.71	535 54.83	585 59.96	435	45.13	485 50.31	535 55.50	585 60.69
436	44.69	486 49.81	536 54.94	586 60.06	436	45.23	486 50.42	536 55.61	586 60.79
437	44.79	487 49.91	537 55.04	587 60.16	437	45.33	487 50.52	537 55.71	587 60.90
438	44.89	488 50.02	538 55.14	588 60.27	438	45.44	488 50.63	538 55.81	588 61.00
439	44.99	489 50.12	539 55.24	589 60.37	439	45.54	489 50.73	539 55.92	589 61.10
440	45.10	490 50.22	540 55.35	590 60.47	440	45.65	490 50.83	540 56.02	590 61.21
441	45.20	491 50.32	541 55.45	591 60.57	441	45.75	491 50.94	541 56.12	591 61.31
442	45.30	492 50.43	542 55.55	592 60.68	442	45.85	492 51.04	542 56.23	592 61.42
443	45.40	493 50.53	543 55.65	593 60.78	443	45.96	493 51.14	543 56.33	593 61.52
444	45.51	494 50.63	544 55.76	594 60.88	444	46.06	494 51.25	544 56.44	594 61.62
445	45.61	495 50.73	545 55.86	595 60.98	445	46.16	495 51.35	545 56.54	595 61.73
446	45.71	496 50.84	546 55.96	596 61.09	446	46.27	496 51.46	546 56.64	596 61.83
447	45.81	497 50.94	547 56.06	597 61.19	447	46.37	497 51.56	547 56.75	597 61.93
448	45.92	498 51.04	548 56.17	598 61.29	448	46.48	498 51.66	548 56.84	598 62.04
449	46.02	499 51.14	549 56.27	599 61.39	449	46.58	499 51.77	549 56.95	599 62.14
450	46.12	500 51.25	550 56.37	600 61.50	450	46.68	500 51.87	550 57.06	600 62.25

COTTON SELLER'S TABLE.

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400\$42.00		10½ Cents.		400\$42.50		10½ Cents.	
101	42.10	451\$	47.35	501\$	52.60	551\$	57.85
102	42.21	452	47.46	502	52.71	552	57.96
103	42.31	453	47.56	503	52.81	553	58.06
104	42.42	454	47.67	504	52.92	554	58.17
105	42.52	455	47.77	505	53.02	555	58.27
106	42.63	456	47.88	506	53.13	556	58.38
107	42.73	457	47.98	507	53.23	557	58.48
108	42.84	458	48.09	508	53.34	558	58.59
109	42.94	459	48.19	509	53.44	559	58.69
110	43.05	460	48.30	510	53.55	560	58.80
111	43.15	461	48.40	511	53.65	561	58.90
112	43.26	462	48.51	512	53.76	562	59.01
113	43.36	463	48.61	513	53.86	563	59.11
114	43.47	464	48.72	514	53.97	564	59.22
115	43.57	465	48.82	515	54.07	565	59.32
116	43.68	466	48.93	516	54.18	566	59.43
117	43.78	467	49.03	517	54.28	567	59.53
118	43.89	468	49.14	518	54.39	568	59.64
119	43.99	469	49.24	519	54.49	569	59.74
120	44.10	470	49.35	520	54.60	570	59.85
121	44.20	471	49.45	521	54.70	571	59.95
122	44.31	472	49.56	522	54.81	572	60.06
123	44.41	473	49.66	523	54.91	573	60.16
124	44.52	474	49.77	524	55.02	574	60.27
125	44.62	475	49.87	525	55.12	575	60.37
126	44.73	476	49.98	526	55.23	576	60.48
127	44.83	477	50.08	527	55.33	577	60.58
128	44.94	478	50.19	528	55.44	578	60.69
129	45.04	479	50.29	529	55.54	579	60.79
130	45.15	480	50.40	530	55.65	580	60.90
131	45.25	481	50.50	531	55.75	581	61.00
132	45.36	482	50.61	532	55.86	582	61.11
133	45.46	483	50.71	533	55.96	583	61.21
134	45.57	484	50.82	534	56.07	584	61.32
135	45.67	485	50.92	535	56.17	585	61.42
136	45.78	486	51.03	536	56.28	586	61.53
137	45.88	487	51.13	537	56.38	587	61.63
138	45.99	488	51.24	538	56.49	588	61.74
139	46.09	489	51.34	539	56.59	589	61.84
140	46.20	490	51.45	540	56.70	590	61.95
141	46.30	491	51.55	541	56.80	591	62.05
142	46.41	492	51.66	542	56.91	592	62.16
143	46.51	493	51.76	543	57.01	593	62.26
144	46.62	494	51.87	544	57.12	594	62.37
145	46.72	495	51.97	545	57.22	595	62.47
146	46.83	496	52.08	546	57.33	596	62.58
147	46.93	497	52.18	547	57.43	597	62.68
148	47.04	498	52.29	548	57.54	598	62.79
149	47.14	499	52.39	549	57.64	599	62.89
150	47.25	500	52.50	550	57.75	600	63.00
401	42.61	451\$	47.92	501\$	53.24	551\$	58.55
402	42.72	452	48.03	502	53.34	552	58.65
403	42.82	453	48.14	503	53.45	553	58.76
404	42.93	454	48.24	504	53.55	554	58.87
405	43.04	455	48.35	505	53.66	555	58.97
406	43.14	456	48.45	506	53.77	556	59.08
407	43.25	457	48.56	507	53.87	557	59.19
408	43.35	458	48.67	508	53.98	558	59.29
409	43.46	459	48.77	509	54.09	559	59.40
410	43.57	460	48.88	510	54.19	560	59.50
411	43.67	461	48.99	511	54.30	561	59.61
412	43.78	462	49.09	512	54.40	562	59.72
413	43.89	463	49.20	513	54.51	563	59.82
414	43.99	464	49.30	514	54.62	564	59.93
415	44.10	465	49.41	515	54.72	565	60.04
416	44.20	466	49.52	516	54.83	566	60.14
417	44.31	467	49.62	517	54.94	567	60.25
418	44.42	468	49.73	518	55.04	568	60.35
419	44.52	469	49.84	519	55.15	569	60.46
420	44.63	470	49.94	520	55.25	570	60.57
421	44.74	471	50.05	521	55.36	571	60.67
422	44.84	472	50.15	522	55.47	572	60.78
423	44.95	473	50.26	523	55.57	573	60.89
424	45.05	474	50.37	524	55.68	574	60.99
425	45.16	475	50.47	525	55.79	575	61.10
426	45.27	476	50.58	526	55.89	576	61.20
427	45.37	477	50.69	527	56.00	577	61.31
428	45.48	478	50.79	528	56.10	578	61.42
429	45.59	479	50.90	529	56.21	579	61.52
430	45.69	480	51.00	530	56.32	580	61.63
431	45.80	481	51.11	531	56.42	581	61.74
432	45.90	482	51.22	532	56.53	582	61.84
433	46.01	483	51.32	533	56.64	583	61.95
434	46.12	484	51.43	534	56.74	584	62.05
435	46.22	485	51.54	535	56.85	585	62.16
436	46.33	486	51.64	536	56.95	586	62.27
437	46.44	487	51.75	537	57.06	587	62.37
438	46.54	488	51.85	538	57.17	588	62.48
439	46.65	489	51.96	539	57.27	589	62.59
440	46.75	490	52.07	540	57.38	590	62.69
441	46.86	491	52.17	541	57.49	591	62.80
442	46.97	492	52.28	542	57.59	592	62.90
443	47.07	493	52.39	543	57.70	593	63.01
444	47.18	494	52.46	544	57.80	594	63.12
445	47.29	495	52.60	545	57.91	595	63.22
446	47.39	496	52.70	546	58.02	596	63.33
447	47.50	497	52.81	547	58.12	597	63.44
448	47.60	498	52.92	548	58.23	598	63.54
449	47.71	499	53.02	549	58.34	599	63.65
450	47.82	500	53.13	550	58.44	600	63.75

COTTON SELLER'S TABLE.

400\$43.00	10 ³ / ₄ Cents.				400\$43.50	10 ⁷ / ₈ Cents.			
401	43.11	451\$48.49	501\$53.86	551\$59.24	401	43.61	451\$49.05	501\$54.49	551\$59.93
402	43.22	452 48.59	502 53.97	552 59.34	402	43.72	452 49.16	502 54.60	552 60.03
403	43.33	453 48.70	503 54.08	553 59.45	403	43.83	453 49.27	503 54.71	553 60.14
404	43.43	454 48.81	504 54.18	554 59.56	404	43.94	454 49.38	504 54.81	554 60.25
405	43.54	455 48.92	505 54.29	555 59.67	405	44.05	455 49.49	505 54.92	555 60.36
406	43.65	456 49.02	506 54.40	556 59.77	406	44.16	456 49.59	506 55.03	556 60.47
407	43.76	457 49.13	507 54.51	557 59.88	407	44.27	457 49.70	507 55.14	557 60.58
408	43.86	458 49.24	508 54.61	558 59.99	408	44.37	458 49.81	508 55.25	558 60.69
409	43.97	459 49.35	509 54.72	559 60.10	409	44.48	459 49.92	509 55.36	559 60.80
410	44.08	460 49.45	510 54.83	560 60.20	410	44.59	460 50.03	510 55.47	560 60.90
411	44.19	461 49.56	511 54.94	561 60.31	411	44.70	461 50.14	511 55.58	561 61.01
412	44.29	462 49.67	512 55.04	562 60.42	412	44.81	462 50.25	512 55.68	562 61.12
413	44.40	463 49.78	513 55.15	563 60.53	413	44.92	463 50.36	513 55.79	563 61.23
414	44.51	464 49.88	514 55.26	564 60.63	414	45.03	464 50.46	514 55.90	564 61.34
415	44.62	465 49.91	515 55.37	565 60.74	415	45.14	465 50.57	515 56.01	565 61.45
416	44.72	466 50.10	516 55.47	566 60.85	416	45.24	466 50.68	516 56.12	566 61.56
417	44.83	467 50.21	517 55.58	567 60.96	417	45.35	467 50.79	517 56.23	567 61.67
418	44.94	468 50.31	518 55.69	568 61.06	418	45.46	468 50.90	518 56.34	568 61.77
419	45.05	469 50.42	519 55.80	569 61.17	419	45.57	469 51.01	519 56.45	569 61.88
420	45.15	470 50.53	520 55.90	570 61.28	420	45.68	470 51.12	520 56.55	570 61.99
421	45.26	471 50.64	521 56.01	571 61.39	421	45.79	471 51.23	521 56.66	571 62.10
422	45.37	472 50.74	522 56.12	572 61.49	422	45.90	472 51.33	522 56.77	572 62.21
423	45.48	473 50.85	523 56.23	573 61.60	423	46.01	473 51.44	523 56.88	573 62.32
424	45.58	474 50.96	524 56.33	574 61.71	424	46.11	474 51.55	524 56.99	574 62.43
425	45.69	475 51.07	525 56.44	575 61.82	425	46.22	475 51.66	525 57.10	575 62.54
426	45.80	476 51.17	526 56.55	576 61.92	426	46.33	476 51.77	526 57.21	576 62.64
427	45.91	477 51.28	527 56.66	577 62.03	427	46.44	477 51.88	527 57.32	577 62.75
428	46.01	478 51.39	528 56.76	578 62.14	428	46.55	478 51.99	528 57.42	578 62.86
429	46.12	479 51.50	529 56.87	579 62.25	429	46.66	479 52.10	529 57.53	579 62.97
430	46.23	480 51.60	530 56.98	580 62.35	430	46.77	480 52.20	530 57.64	580 63.08
431	46.34	481 51.71	531 57.09	581 62.46	431	46.88	481 52.31	531 57.75	581 63.19
432	46.44	482 51.82	532 57.19	582 62.57	432	46.98	482 52.42	532 57.86	582 63.30
433	46.55	483 51.93	533 57.30	583 62.68	433	47.09	483 52.53	533 57.97	583 63.41
434	46.66	484 52.03	534 57.41	584 62.78	434	47.20	484 52.64	534 58.08	584 63.51
435	46.77	485 52.14	535 57.52	585 62.89	435	47.31	485 52.75	535 58.19	585 63.62
436	46.87	486 52.25	536 57.62	586 63.00	436	47.42	486 52.86	536 58.29	586 63.73
437	46.98	487 52.36	537 57.73	587 63.11	437	47.53	487 52.97	537 58.40	587 63.84
438	47.09	488 52.46	538 57.84	588 63.21	438	47.64	488 53.07	538 58.51	588 63.95
439	47.20	489 52.57	539 57.95	589 63.32	439	47.75	489 53.18	539 58.62	589 64.06
440	47.30	490 52.68	540 58.05	590 63.43	440	47.85	490 53.29	540 58.73	590 64.17
441	47.41	491 52.79	541 58.16	591 63.54	441	47.96	491 53.40	541 58.84	591 64.28
442	47.52	492 52.89	542 58.27	592 63.64	442	48.07	492 53.51	542 58.95	592 64.38
443	47.63	493 53.00	543 58.38	593 63.75	443	48.18	493 53.62	543 59.06	593 64.49
444	47.73	494 53.11	544 58.48	594 63.86	444	48.29	494 53.73	544 59.16	594 64.60
445	47.84	495 53.22	545 58.59	595 63.97	445	48.40	495 53.84	545 59.27	595 64.71
446	47.95	496 53.32	546 58.70	596 64.07	446	48.51	496 53.94	546 59.38	596 64.82
447	48.06	497 53.43	547 58.81	597 64.18	447	48.62	497 54.05	547 59.49	597 64.93
448	48.16	498 53.54	548 58.91	598 64.29	448	48.72	498 54.16	548 59.60	598 65.04
449	48.27	499 53.65	549 59.02	599 64.40	449	48.83	499 54.27	549 59.71	599 65.15
450	48.38	500 53.75	550 59.13	600 64.50	450	48.94	500 54.38	550 59.82	600 65.25

COTTON SELLER'S TABLE.

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400\$44.00								400\$44.50								400\$45.00							
1 1/2 Cents.								1 1/2 Cents.								1 1/2 Cents.							
401	44.11	451	\$49.61	501	\$55.11	551	\$60.61	401	44.61	451	\$50.17	501	\$55.73	551	\$61.29	401	44.11	451	\$49.61	501	\$55.11	551	\$60.61
402	44.22	452	49.72	502	55.22	552	60.72	402	44.72	452	50.28	502	55.84	552	61.41	402	44.22	452	49.72	502	55.22	552	60.72
403	44.33	453	49.83	503	55.33	553	60.83	403	44.83	453	50.39	503	55.95	553	61.52	403	44.33	453	49.83	503	55.33	553	60.83
404	44.44	454	49.94	504	55.44	554	60.94	404	44.94	454	50.50	504	56.07	554	61.63	404	44.44	454	49.94	504	55.44	554	60.94
405	44.55	455	50.05	505	55.55	555	61.05	405	45.05	455	50.61	505	56.18	555	61.74	405	44.55	455	50.05	505	55.55	555	61.05
406	44.66	456	50.16	506	55.66	556	61.16	406	45.16	456	50.73	506	56.29	556	61.85	406	44.66	456	50.16	506	55.66	556	61.16
407	44.77	457	50.27	507	55.77	557	61.27	407	45.27	457	50.81	507	56.40	557	61.96	407	44.77	457	50.27	507	55.77	557	61.27
408	44.88	458	50.38	508	55.88	558	61.38	408	45.39	458	50.95	508	56.51	558	62.07	408	44.88	458	50.38	508	55.88	558	61.38
409	44.99	459	50.49	509	55.99	559	61.49	409	45.50	459	51.06	509	56.62	559	62.18	409	44.99	459	50.49	509	55.99	559	61.49
410	45.10	460	50.60	510	56.10	560	61.60	410	45.61	460	51.17	510	56.73	560	62.30	410	45.10	460	50.60	510	56.10	560	61.60
411	45.21	461	50.71	511	56.21	561	61.71	411	45.72	461	51.28	511	56.84	561	62.41	411	45.21	461	50.71	511	56.21	561	61.71
412	45.32	462	50.82	512	56.32	562	61.82	412	45.83	462	51.39	512	56.96	562	62.52	412	45.32	462	50.82	512	56.32	562	61.82
413	45.43	463	50.93	513	56.43	563	61.93	413	45.94	463	51.50	513	57.07	563	62.63	413	45.43	463	50.93	513	56.43	563	61.93
414	45.54	464	51.04	514	56.54	564	62.04	414	46.05	464	51.62	514	57.18	564	62.74	414	45.54	464	51.04	514	56.54	564	62.04
415	45.65	465	51.15	515	56.65	565	62.15	415	46.16	465	51.73	515	57.29	565	62.85	415	45.65	465	51.15	515	56.65	565	62.15
416	45.76	466	51.26	516	56.76	566	62.26	416	46.28	466	51.84	516	57.40	566	62.96	416	45.76	466	51.26	516	56.76	566	62.26
417	45.87	467	51.37	517	56.87	567	62.37	417	46.39	467	51.95	517	57.51	567	63.07	417	45.87	467	51.37	517	56.87	567	62.37
418	45.98	468	51.48	518	56.98	568	62.48	418	46.50	468	52.06	518	57.62	568	63.19	418	45.98	468	51.48	518	56.98	568	62.48
419	46.09	469	51.59	519	57.09	569	62.59	419	46.61	469	52.17	519	57.73	569	63.30	419	46.09	469	51.59	519	57.09	569	62.59
420	46.20	470	51.70	520	57.20	570	62.70	420	46.72	470	52.28	520	57.85	570	63.41	420	46.20	470	51.70	520	57.20	570	62.70
421	46.31	471	51.81	521	57.31	571	62.81	421	46.83	471	52.39	521	57.96	571	63.52	421	46.31	471	51.81	521	57.31	571	62.81
422	46.42	472	51.92	522	57.42	572	62.92	422	46.94	472	52.51	522	58.07	572	63.63	422	46.42	472	51.92	522	57.42	572	62.92
423	46.53	473	52.03	523	57.53	573	63.03	423	47.05	473	52.62	523	58.18	573	63.74	423	46.53	473	52.03	523	57.53	573	63.03
424	46.64	474	52.14	524	57.64	574	63.14	424	47.17	474	52.73	524	58.29	574	63.85	424	46.64	474	52.14	524	57.64	574	63.14
425	46.75	475	52.25	525	57.75	575	63.25	425	47.28	475	52.84	525	58.40	575	63.96	425	46.75	475	52.25	525	57.75	575	63.25
426	46.86	476	52.36	526	57.86	576	63.36	426	47.39	476	52.95	526	58.51	576	64.08	426	46.86	476	52.36	526	57.86	576	63.36
427	46.97	477	52.47	527	57.97	577	63.47	427	47.50	477	53.06	527	58.62	577	64.19	427	46.97	477	52.47	527	57.97	577	63.47
428	47.08	478	52.58	528	58.08	578	63.58	428	47.61	478	53.17	528	58.74	578	64.30	428	47.08	478	52.58	528	58.08	578	63.58
429	47.19	479	52.69	529	58.19	579	63.69	429	47.72	479	53.28	529	58.85	579	64.41	429	47.19	479	52.69	529	58.19	579	63.69
430	47.30	480	52.80	530	58.30	580	63.80	430	47.83	480	53.40	530	58.96	580	64.52	430	47.30	480	52.80	530	58.30	580	63.80
431	47.41	481	52.91	531	58.41	581	63.91	431	47.94	481	53.51	531	59.07	581	64.63	431	47.41	481	52.91	531	58.41	581	63.91
432	47.52	482	53.02	532	58.52	582	64.02	432	48.06	482	53.62	532	59.18	582	64.74	432	47.52	482	53.02	532	58.52	582	64.02
433	47.63	483	53.13	533	58.63	583	64.13	433	48.17	483	53.73	533	59.29	583	64.85	433	47.63	483	53.13	533	58.63	583	64.13
434	47.74	484	53.24	534	58.74	584	64.24	434	48.28	484	53.84	534	59.40	584	64.97	434	47.74	484	53.24	534	58.74	584	64.24
435	47.85	485	53.35	535	58.85	585	64.35	435	48.39	485	53.95	535	59.51	585	65.08	435	47.85	485	53.35	535	58.85	585	64.35
436	47.96	486	53.46	536	58.96	586	64.46	436	48.50	486	54.06	536	59.63	586	65.19	436	47.96	486	53.46	536	58.96	586	64.46
437	48.07	487	53.57	537	59.07	587	64.57	437	48.61	487	54.17	537	59.74	587	65.30	437	48.07	487	53.57	537	59.07	587	64.57
438	48.18	488	53.68	538	59.18	588	64.68	438	48.72	488	54.29	538	59.85	588	65.41	438	48.18	488	53.68	538	59.18	588	64.68
439	48.29	489	53.79	539	59.29	589	64.79	439	48.83	489	54.40	539	59.96	589	65.52	439	48.29	489	53.79	539	59.29	589	64.79
440	48.40	490	53.90	540	59.40	590	64.90	440	48.95	490	54.51	540	60.07	590	65.63	440	48.40	490	53.90	540	59.40	590	64.90
441	48.51	491	54.01	541	59.51	591	65.01	441	49.06	491	54.62	541	60.18	591	65.74	441	48.51	491	54.01	541	59.51	591	65.01
442	48.62	492	54.12	542	59.62	592	65.12	442	49.17	492	54.73	542	60.29	592	65.86	442	48.62	492	54.12	542	59.62	592	65.12
443	48.73	493	54.23	543	59.73	593	65.23	443	49.28	493	54.84	543	60.40	593	65.97	443	48.73	493	54.23	543	59.73	593	65.23
444	48.84	494	54.34	544	59.84	594	65.34	444	49.39	494	54.95	544	60.52	594	66.08	444	48.84	494	54.34	544	59.84	594	65.34
445	48.95	495	54.45	545	59.95	595	65.45	445	49.50	495	55.06	545	60.63	595	66.19	445	48.95	495	54.45	545	59.95	595	65.45
446	49.06	496	54.56	546	60.06	596	65.56	446	49.61	496	55.18	546	60.74	596	66.30	446	49.06	496	54.56	546	60.06	596	65.56
447	49.17	497	54.67	547	60.17	597	65.67	447	49.72	497	55.29	547	60.85	597	66.41	447	49.17	497	54.67	547	60.17	597	65.67
448	49.28	498	54.78	548	60.28	598	65.78	448	49.84	498	55.40	548	60.96	598	66.52	448	49.28	498	54.78	548	60.28	598	65.78
449	49.39	499	54.89	549	60.39	599	65.89	449	49.95	499	55.51	549	61.07	599	66.63	449	49.39	499	54.89	549	60.39	599	65.89
450	49.50	500	55.00	550	60.50	600	66.00	450	50.06	500	55.62	550	61.18	600	66.75	450	49.50	500	55.00	550	60.50	600	66.00

COTTON SELLER'S TABLE.

400\$45.00 11 1/4 Cents.					400\$45.50 11 3/4 Cents.				
401 45.11	451 \$50.73	501 \$56.36	551 \$61.98		401 45.61	451 \$51.30	501 \$56.98	551 \$62.67	
402 45.22	452 50.85	502 56.47	552 62.10		402 45.72	452 51.41	502 57.10	552 62.79	
403 45.33	453 50.96	503 56.58	553 62.21		403 45.84	453 51.52	503 57.21	553 62.90	
404 45.45	454 51.07	504 56.70	554 62.32		404 45.95	454 51.64	504 57.33	554 63.01	
405 45.56	455 51.18	505 56.81	555 62.43		405 46.06	455 51.75	505 57.44	555 63.13	
406 45.67	456 51.30	506 56.92	556 62.55		406 46.18	456 51.87	506 57.55	556 63.24	
407 45.78	457 51.41	507 57.03	557 62.66		407 46.29	457 51.98	507 57.67	557 63.35	
408 45.90	458 51.52	508 57.15	558 62.77		408 46.41	458 52.09	508 57.78	558 63.47	
409 46.01	459 51.63	509 57.26	559 62.88		409 46.52	459 52.21	509 57.89	559 63.58	
410 46.12	460 51.75	510 57.37	560 63.00		410 46.63	460 52.32	510 58.01	560 63.70	
411 46.23	461 51.86	511 57.48	561 63.11		411 46.75	461 52.43	511 58.12	561 63.81	
412 46.35	462 51.97	512 57.60	562 63.22		412 46.86	462 52.55	512 58.24	562 63.92	
413 46.46	463 52.08	513 57.71	563 63.33		413 46.97	463 52.66	513 58.35	563 64.04	
414 46.57	464 52.20	514 57.82	564 63.45		414 47.09	464 52.78	514 58.46	564 64.15	
415 46.68	465 52.31	515 57.93	565 63.56		415 47.20	465 52.89	515 58.58	565 64.26	
416 46.80	466 52.42	516 58.05	566 63.67		416 47.32	466 53.00	516 58.69	566 64.38	
417 46.91	467 52.53	517 58.16	567 63.78		417 47.43	467 53.12	517 58.80	567 64.49	
418 47.02	468 52.65	518 58.27	568 63.90		418 47.54	468 53.23	518 58.92	568 64.61	
419 47.13	469 52.76	519 58.38	569 64.01		419 47.66	469 53.34	519 59.03	569 64.72	
420 47.25	470 52.87	520 58.50	570 64.12		420 47.77	470 53.46	520 59.15	570 64.83	
421 47.36	471 52.98	521 58.61	571 64.23		421 47.88	471 53.57	521 59.26	571 64.95	
422 47.47	472 53.10	522 58.72	572 64.35		422 48.00	472 53.69	522 59.37	572 65.06	
423 47.58	473 53.21	523 58.83	573 64.46		423 48.11	473 53.80	523 59.49	573 65.17	
424 47.70	474 53.32	524 58.95	574 64.57		424 48.23	474 53.91	524 59.60	574 65.29	
425 47.81	475 53.43	525 59.06	575 64.68		425 48.34	475 54.03	525 59.71	575 65.40	
426 47.92	476 53.55	526 59.17	576 64.80		426 48.45	476 54.14	526 59.83	576 65.52	
427 48.03	477 53.66	527 59.28	577 64.91		427 48.57	477 54.25	527 59.94	577 65.63	
428 48.15	478 53.77	528 59.40	578 65.02		428 48.68	478 54.37	528 60.06	578 65.74	
429 48.26	479 53.88	529 59.51	579 65.13		429 48.79	479 54.48	529 60.17	579 65.86	
430 48.37	480 54.00	530 59.62	580 65.25		430 48.91	480 54.60	530 60.28	580 65.97	
431 48.48	481 54.11	531 59.73	581 65.36		431 49.02	481 54.71	531 60.40	581 66.08	
432 48.60	482 54.22	532 59.85	582 65.47		432 49.14	482 54.82	532 60.51	582 66.20	
433 48.71	483 54.33	533 59.96	583 65.58		433 49.25	483 54.94	533 60.62	583 66.31	
434 48.82	484 54.45	534 60.07	584 65.70		434 49.36	484 55.05	534 60.74	584 66.43	
435 48.93	485 54.56	535 60.18	585 65.81		435 49.48	485 55.16	535 60.85	585 66.54	
436 49.05	486 54.67	536 60.30	586 65.92		436 49.59	486 55.28	536 60.97	586 66.65	
437 49.16	487 54.78	537 60.41	587 66.03		437 49.70	487 55.39	537 61.08	587 66.77	
438 49.27	488 54.90	538 60.52	588 66.15		438 49.82	488 55.51	538 61.19	588 66.88	
439 49.38	489 55.01	539 60.63	589 66.26		439 49.93	489 55.62	539 61.31	589 66.99	
440 49.50	490 55.12	540 60.75	590 66.37		440 50.05	490 55.73	540 61.42	590 67.11	
441 49.61	491 55.23	541 60.86	591 66.48		441 50.16	491 55.85	541 61.53	591 67.22	
442 49.72	492 55.35	542 60.97	592 66.60		442 50.27	492 55.96	542 61.65	592 67.34	
443 49.83	493 55.46	543 61.08	593 66.71		443 50.39	493 56.07	543 61.76	593 67.45	
444 49.95	494 55.57	544 61.20	594 66.82		444 50.50	494 56.19	544 61.88	594 67.56	
445 50.06	495 55.68	545 61.31	595 66.93		445 50.61	495 56.30	545 61.99	595 67.68	
446 50.17	496 55.80	546 61.42	596 67.05		446 50.73	496 56.42	546 62.10	596 67.79	
447 50.28	497 55.91	547 61.53	597 67.16		447 50.84	497 56.53	547 62.22	597 67.90	
448 50.40	498 56.02	548 61.65	598 67.27		448 50.96	498 56.64	548 62.33	598 68.02	
449 50.51	499 56.13	549 61.76	599 67.38		449 51.07	499 56.76	549 62.44	599 68.13	
450 50.62	500 56.25	550 61.87	600 67.50		450 51.18	500 56.87	550 62.56	600 68.25	

COTTON SELLER'S TABLE.

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400\$46.00 11½ Cents.					400\$46.50 11½ Cents.				
401 46.11	451 51.86	501 57.61	551 63.36		401 46.62	451 52.43	501 58.25	551 64.06	
402 46.23	452 51.98	502 57.73	552 63.48		402 46.74	452 52.55	502 58.36	552 64.17	
403 46.34	453 52.09	503 57.84	553 63.59		403 46.85	453 52.67	503 58.48	553 64.29	
404 46.46	454 52.21	504 57.96	554 63.71		404 46.97	454 52.78	504 58.59	554 64.41	
405 46.57	455 52.32	505 58.07	555 63.82		405 47.09	455 52.90	505 58.71	555 64.52	
406 46.69	456 52.44	506 58.19	556 63.94		406 47.20	456 53.01	506 58.83	556 64.64	
407 46.80	457 52.55	507 58.30	557 64.05		407 47.32	457 53.13	507 58.94	557 64.76	
408 46.92	458 52.67	508 58.42	558 64.17		408 47.43	458 53.25	508 59.06	558 64.87	
409 47.03	459 52.78	509 58.53	559 64.28		409 47.55	459 53.36	509 59.18	559 64.99	
410 47.15	460 52.90	510 58.65	560 64.40		410 47.67	460 53.48	510 59.29	560 65.10	
411 47.26	461 53.01	511 58.76	561 64.51		411 47.78	461 53.60	511 59.41	561 65.22	
412 47.38	462 53.13	512 58.88	562 64.63		412 47.90	462 53.71	512 59.52	562 65.34	
413 47.49	463 53.24	513 58.99	563 64.74		413 48.02	463 53.83	513 59.64	563 65.45	
414 47.61	464 53.36	514 59.11	564 64.86		414 48.13	464 53.94	514 59.76	564 65.57	
415 47.72	465 53.47	515 59.22	565 64.97		415 48.25	465 54.06	515 59.87	565 65.69	
416 47.84	466 53.59	516 59.34	566 65.09		416 48.36	466 54.18	516 59.99	566 65.80	
417 47.95	467 53.70	517 59.45	567 65.20		417 48.48	467 54.29	517 60.11	567 65.92	
418 48.07	468 53.82	518 59.57	568 65.32		418 48.60	468 54.41	518 60.22	568 66.03	
419 48.18	469 53.93	519 59.68	569 65.43		419 48.71	469 54.53	519 60.34	569 66.15	
420 48.30	470 54.05	520 59.80	570 65.55		420 48.83	470 54.64	520 60.45	570 66.27	
421 48.41	471 54.16	521 59.91	571 65.66		421 48.95	471 54.76	521 60.57	571 66.38	
422 48.53	472 54.28	522 60.03	572 65.78		422 49.06	472 54.87	522 60.69	572 66.50	
423 48.64	473 54.39	523 60.14	573 65.89		423 49.18	473 54.99	523 60.80	573 66.62	
424 48.76	474 54.51	524 60.26	574 66.01		424 49.29	474 55.11	524 60.92	574 66.73	
425 48.87	475 54.62	525 60.37	575 66.12		425 49.41	475 55.22	525 61.04	575 66.85	
426 48.99	476 54.74	526 60.49	576 66.24		426 49.53	476 55.34	526 61.15	576 66.96	
427 49.10	477 54.85	527 60.60	577 66.35		427 49.64	477 55.46	527 61.27	577 67.08	
428 49.22	478 54.97	528 60.72	578 66.47		428 49.76	478 55.57	528 61.38	578 67.20	
429 49.33	479 55.08	529 60.83	579 66.58		429 49.88	479 55.69	529 61.50	579 67.31	
430 49.45	480 55.20	530 60.95	580 66.70		430 49.99	480 55.80	530 61.62	580 67.43	
431 49.56	481 55.31	531 61.06	581 66.81		431 50.11	481 55.92	531 61.73	581 67.55	
432 49.68	482 55.43	532 61.18	582 66.93		432 50.22	482 56.04	532 61.85	582 67.66	
433 49.79	483 55.54	533 61.29	583 67.04		433 50.34	483 56.15	533 61.98	583 67.78	
434 49.91	484 55.66	534 61.41	584 67.16		434 50.46	484 56.27	534 62.08	584 67.89	
435 50.02	485 55.77	535 61.52	585 67.27		435 50.57	485 56.39	535 62.20	585 68.01	
436 50.14	486 55.89	536 61.64	586 67.39		436 50.69	486 56.50	536 62.31	586 68.13	
437 50.25	487 56.00	537 61.75	587 67.50		437 50.81	487 56.62	537 62.43	587 68.24	
438 50.37	488 56.12	538 61.87	588 67.62		438 50.92	488 56.73	538 62.55	588 68.36	
439 50.48	489 56.23	539 61.98	589 67.73		439 51.04	489 56.85	539 62.66	589 68.48	
440 50.60	490 56.35	540 62.10	590 67.85		440 51.15	490 56.97	540 62.78	590 68.59	
441 50.71	491 56.46	541 62.21	591 67.96		441 51.27	491 57.08	541 62.90	591 68.71	
442 50.83	492 56.58	542 62.33	592 68.08		442 51.39	492 57.20	542 63.01	592 68.82	
443 50.94	493 56.69	543 62.44	593 68.19		443 51.50	493 57.32	543 63.13	593 68.94	
444 51.06	494 56.81	544 62.57	594 68.31		444 51.62	494 57.43	544 63.24	594 69.06	
445 51.17	495 56.92	545 62.67	595 68.42		445 51.74	495 57.55	545 63.36	595 69.17	
446 51.29	496 57.04	546 62.79	596 68.54		446 51.85	496 57.66	546 63.48	596 69.29	
447 51.40	497 57.15	547 62.90	597 68.65		447 51.97	497 57.78	547 63.59	597 69.41	
448 51.52	498 57.27	548 63.02	598 68.77		448 52.08	498 57.90	548 63.71	598 69.52	
449 51.63	499 57.38	549 63.13	599 68.88		449 52.20	499 58.01	549 63.83	599 69.64	
450 51.75	500 57.50	550 63.25	600 69.00		450 52.32	500 58.13	550 63.94	600 69.75	

COTTON SELLER'S TABLE.

400\$17.00 1 1/4 Cents.					400\$17.50 1 1/2 Cents.				
401	47.12	451\$53.00	501\$58.87	551\$64.75	401	47.62	451\$53.56	501\$59.50	551\$65.44
402	47.24	452 53.11	502 58.99	552 64.86	402	47.74	452 53.68	502 59.62	552 65.55
403	47.36	453 53.23	503 59.11	553 64.98	403	47.86	453 53.80	503 59.74	553 65.67
404	47.47	454 53.35	504 59.22	554 65.10	404	47.98	454 53.92	504 59.85	554 65.79
405	47.59	455 53.47	505 59.34	555 65.22	405	48.10	455 54.04	505 59.97	555 65.91
406	47.71	456 53.58	506 59.46	556 65.33	406	48.22	456 54.15	506 60.09	556 66.03
407	47.83	457 53.70	507 59.58	557 65.45	407	48.34	457 54.27	507 60.21	557 66.15
408	47.94	458 53.82	508 59.69	558 65.57	408	48.45	458 54.39	508 60.33	558 66.27
409	48.06	459 53.94	509 59.81	559 65.69	409	48.57	459 54.51	509 60.45	559 66.39
410	48.18	460 54.05	510 59.93	560 65.80	410	48.69	460 54.63	510 60.57	560 66.50
411	48.30	461 54.17	511 60.05	561 65.92	411	48.81	461 54.75	511 60.69	561 66.62
412	48.41	462 54.29	512 60.16	562 66.04	412	48.93	462 54.87	512 60.80	562 66.74
413	48.53	463 54.41	513 60.28	563 66.16	413	49.05	463 54.99	513 60.92	563 66.86
414	48.65	464 54.52	514 60.40	564 66.27	414	49.17	464 55.10	514 61.04	564 66.98
415	48.77	465 54.64	515 60.52	565 66.39	415	49.29	465 55.22	515 61.16	565 67.10
416	48.88	466 54.76	516 60.63	566 66.51	416	49.40	466 55.34	516 61.28	566 67.22
417	49.00	467 54.88	517 60.75	567 66.63	417	49.52	467 55.46	517 61.40	567 67.34
418	49.12	468 54.99	518 60.87	568 66.74	418	49.64	468 55.58	518 61.52	568 67.45
419	49.24	469 55.11	519 60.99	569 66.86	419	49.76	469 55.70	519 61.64	569 67.57
420	49.35	470 55.23	520 61.10	570 66.98	420	49.88	470 55.82	520 61.75	570 67.69
421	49.47	471 55.35	521 61.22	571 67.10	421	50.00	471 55.94	521 61.87	571 67.81
422	49.59	472 55.46	522 61.34	572 67.21	422	50.12	472 56.05	522 61.99	572 67.93
423	49.71	473 55.58	523 61.46	573 67.33	423	50.24	473 56.17	523 62.11	573 68.05
424	49.82	474 55.70	524 61.57	574 67.45	424	50.35	474 56.29	524 62.23	574 68.17
425	49.94	475 55.82	525 61.69	575 67.57	425	50.47	475 56.41	525 62.35	575 68.29
426	50.06	476 55.93	526 61.81	576 67.68	426	50.59	476 56.53	526 62.47	576 68.40
427	50.18	477 56.05	527 61.93	577 67.80	427	50.71	477 56.65	527 62.59	577 68.52
428	50.29	478 56.17	528 62.04	578 67.92	428	50.83	478 56.77	528 62.70	578 68.64
429	50.41	479 56.29	529 62.16	579 68.04	429	50.95	479 56.89	529 62.82	579 68.76
430	50.53	480 56.40	530 62.28	580 68.15	430	51.07	480 57.00	530 62.94	580 68.88
431	50.65	481 56.52	531 62.40	581 68.27	431	51.19	481 57.12	531 63.06	581 69.00
432	50.76	482 56.64	532 62.51	582 68.39	432	51.30	482 57.24	532 63.18	582 69.12
433	50.88	483 56.76	533 62.63	583 68.51	433	51.42	483 57.36	533 63.30	583 69.24
434	51.00	484 56.87	534 62.75	584 68.62	434	51.54	484 57.48	534 63.42	584 69.35
435	51.12	485 56.99	535 62.87	585 68.74	435	51.66	485 57.60	535 63.54	585 69.47
436	51.23	486 57.11	536 62.98	586 68.86	436	51.78	486 57.72	536 63.65	586 69.59
437	51.35	487 57.23	537 63.10	587 68.98	437	51.90	487 57.84	537 63.77	587 69.71
438	51.47	488 57.34	538 63.22	588 69.09	438	52.02	488 57.95	538 63.89	588 69.83
439	51.59	489 57.46	539 63.34	589 69.21	439	52.14	489 58.07	539 64.01	589 69.95
440	51.70	490 57.58	540 63.45	590 69.33	440	52.25	490 58.19	540 64.13	590 70.07
441	51.82	491 57.70	541 63.57	591 69.45	441	52.37	491 58.31	541 64.25	591 70.19
442	51.94	492 57.81	542 63.69	592 69.56	442	52.49	492 58.43	542 64.37	592 70.30
443	52.06	493 57.93	543 63.81	593 69.68	443	52.61	493 58.55	543 64.49	593 70.42
444	52.17	494 58.05	544 63.92	594 69.80	444	52.73	494 58.67	544 64.60	594 70.54
445	52.29	495 58.17	545 64.04	595 69.92	445	52.85	495 58.79	545 64.72	595 70.66
446	52.41	496 58.28	546 64.16	596 70.03	446	52.97	496 58.90	546 64.84	596 70.78
447	52.53	497 58.40	547 64.28	597 70.15	447	53.09	497 59.02	547 64.96	597 70.90
448	52.64	498 58.52	548 64.39	598 70.27	448	53.20	498 59.14	548 65.08	598 71.02
449	52.76	499 58.64	549 64.51	599 70.39	449	53.32	499 59.26	549 65.20	599 71.14
450	52.88	500 58.75	550 64.63	600 70.50	450	53.44	500 59.38	550 65.32	600 71.26

COTTON SELLER'S TABLE.

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400\$48.00				12 Cents.				400\$48.50				12 1/2 Cents.			
401	48.12	451	\$54.12	501	\$60.12	551	\$66.12	401	48.62	451	\$54.68	501	\$60.74	551	\$66.80
402	48.24	452	54.24	502	60.24	552	66.24	402	48.74	452	54.80	502	60.86	552	66.93
403	48.36	453	54.36	503	60.36	553	66.36	403	48.86	453	54.92	503	60.98	553	67.05
404	48.48	454	54.48	504	60.48	554	66.48	404	48.98	454	55.04	504	61.11	554	67.17
405	48.60	455	54.60	505	60.60	555	66.60	405	49.10	455	55.16	505	61.23	555	67.29
406	48.72	456	54.72	506	60.72	556	66.72	406	49.22	456	55.29	506	61.35	556	67.41
407	48.84	457	54.84	507	60.84	557	66.84	407	49.34	457	55.41	507	61.47	557	67.53
408	48.96	458	54.96	508	60.96	558	66.96	408	49.47	458	55.53	508	61.59	558	67.65
409	49.08	459	55.08	509	61.08	559	67.08	409	49.59	459	55.65	509	61.71	559	67.77
410	49.20	460	55.20	510	61.20	560	67.20	410	49.71	460	55.77	510	61.83	560	67.90
411	49.32	461	55.32	511	61.32	561	67.32	411	49.83	461	55.89	511	61.95	561	68.02
412	49.44	462	55.44	512	61.44	562	67.44	412	49.95	462	56.01	512	62.08	562	68.14
413	49.56	463	55.56	513	61.56	563	67.56	413	50.07	463	56.13	513	62.20	563	68.26
414	49.68	464	55.68	514	61.68	564	67.68	414	50.19	464	56.26	514	62.32	564	68.38
415	49.80	465	55.80	515	61.80	565	67.80	415	50.31	465	56.38	515	62.44	565	68.50
416	49.92	466	55.92	516	61.92	566	67.92	416	50.44	466	56.50	516	62.56	566	68.62
417	50.04	467	56.04	517	62.04	567	68.04	417	50.56	467	56.62	517	62.68	567	68.74
418	50.16	468	56.16	518	62.16	568	68.16	418	50.68	468	56.74	518	62.80	568	68.87
419	50.28	469	56.28	519	62.28	569	68.28	419	50.80	469	56.86	519	62.92	569	68.99
420	50.40	470	56.40	520	62.40	570	68.40	420	50.92	470	56.98	520	63.05	570	69.11
421	50.52	471	56.52	521	62.52	571	68.52	421	51.04	471	57.10	521	63.17	571	69.23
422	50.64	472	56.64	522	62.64	572	68.64	422	51.16	472	57.23	522	63.29	572	69.35
423	50.76	473	56.76	523	62.76	573	68.76	423	51.28	473	57.35	523	63.41	573	69.47
424	50.88	474	56.88	524	62.88	574	68.88	424	51.41	474	57.47	524	63.53	574	69.59
425	51.00	475	57.00	525	63.00	575	69.00	425	51.53	475	57.59	525	63.65	575	69.71
426	51.12	476	57.12	526	63.12	576	69.12	426	51.65	476	57.71	526	63.77	576	69.84
427	51.24	477	57.24	527	63.24	577	69.24	427	51.77	477	57.83	527	63.89	577	69.96
428	51.36	478	57.36	528	63.36	578	69.36	428	51.89	478	57.95	528	64.02	578	70.08
429	51.48	479	57.48	529	63.48	579	69.48	429	52.01	479	58.07	529	64.14	579	70.20
430	51.60	480	57.60	530	63.60	580	69.60	430	52.13	480	58.20	530	64.26	580	70.32
431	51.72	481	57.72	531	63.72	581	69.72	431	52.25	481	58.32	531	64.38	581	70.44
432	51.84	482	57.84	532	63.84	582	69.84	432	52.38	482	58.44	532	64.50	582	70.56
433	51.96	483	57.96	533	63.96	583	69.96	433	52.50	483	58.56	533	64.62	583	70.68
434	52.08	484	58.08	534	64.08	584	70.08	434	52.62	484	58.68	534	64.74	584	70.81
435	52.20	485	58.20	535	64.20	585	70.20	435	52.74	485	58.80	535	64.96	585	70.93
436	52.32	486	58.32	536	64.32	586	70.32	436	52.86	486	58.92	536	64.99	586	70.05
437	52.44	487	58.44	537	64.44	587	70.44	437	52.98	487	59.04	537	65.11	587	71.17
438	52.56	488	58.56	538	64.56	588	70.56	438	53.10	488	59.17	538	65.23	588	71.29
439	52.68	489	58.68	539	64.68	589	70.68	439	53.22	489	59.29	539	65.35	589	71.41
440	52.80	490	58.80	540	64.80	590	70.80	440	53.35	490	59.41	540	65.47	590	71.53
441	52.92	491	58.92	541	64.92	591	70.92	441	53.47	491	59.53	541	65.59	591	71.65
442	53.04	492	59.04	542	65.04	592	71.04	442	53.59	492	59.65	542	65.71	592	71.78
443	53.16	493	59.16	543	65.16	593	71.16	443	53.71	493	59.77	543	65.83	593	71.90
444	53.28	494	59.28	544	65.28	594	71.28	444	53.83	494	59.89	544	65.96	594	72.02
445	53.40	495	59.40	545	65.40	595	71.40	445	53.95	495	60.01	545	66.08	595	72.14
446	53.52	496	59.52	546	65.52	596	71.52	446	54.07	496	60.11	546	66.20	596	72.26
447	53.64	497	59.64	547	65.64	597	71.64	447	54.19	497	60.26	547	66.32	597	72.38
448	53.76	498	59.76	548	65.76	598	71.76	448	54.32	498	60.38	548	66.44	598	72.50
449	53.88	499	59.88	549	65.88	599	71.88	449	54.44	499	60.50	549	66.56	599	72.62
450	54.00	500	60.00	550	66.00	600	72.00	450	54.56	500	60.62	550	66.68	600	72.75

COTTON SELLER'S TABLE.

400\$49.00				12½ Cents.				400\$49.50				12½ Cents.			
401	49.12	451	\$55.24	501	\$61.37	551	\$67.49	401	49.62	451	\$55.81	501	\$61.99	551	\$68.18
402	49.24	452	55.37	502	61.49	552	67.62	402	49.74	452	55.93	502	62.12	552	68.31
403	49.36	453	55.49	503	61.61	553	67.74	403	49.87	453	56.05	503	62.24	553	68.43
404	49.49	454	55.61	504	61.74	554	67.86	404	49.99	454	56.18	504	62.37	554	68.55
405	49.61	455	55.73	505	61.86	555	67.98	405	50.11	455	56.30	505	62.49	555	68.68
406	49.73	456	55.86	506	61.98	556	68.11	406	50.24	456	56.43	506	62.61	556	68.80
407	49.85	457	55.98	507	62.10	557	68.23	407	50.36	457	56.55	507	62.74	557	68.92
408	49.98	458	56.10	508	62.23	558	68.35	408	50.49	458	56.67	508	62.86	558	69.05
409	50.10	459	56.22	509	62.35	559	68.47	409	50.61	459	56.80	509	62.98	559	69.17
410	50.22	460	56.35	510	62.47	560	68.60	410	50.73	460	56.92	510	63.11	560	69.30
411	50.34	461	56.47	511	62.59	561	68.72	411	50.86	461	57.04	511	63.23	561	69.42
412	50.47	462	56.59	512	62.72	562	68.84	412	50.98	462	57.17	512	63.36	562	69.54
413	50.59	463	56.71	513	62.84	563	68.96	413	51.10	463	57.29	513	63.48	563	69.67
414	50.71	464	56.84	514	62.96	564	69.09	414	51.23	464	57.42	514	63.60	564	69.79
415	50.83	465	56.96	515	63.08	565	69.21	415	51.35	465	57.54	515	63.73	565	69.91
416	50.96	466	57.08	516	63.21	566	69.33	416	51.48	466	57.66	516	63.85	566	70.04
417	51.08	467	57.20	517	63.33	567	69.45	417	51.60	467	57.79	517	63.97	567	70.16
418	51.20	468	57.33	518	63.45	568	69.58	418	51.72	468	57.91	518	64.10	568	70.29
419	51.32	469	57.45	519	63.57	569	69.70	419	51.85	469	58.03	519	64.22	569	70.41
420	51.45	470	57.57	520	63.70	570	69.82	420	51.97	470	58.16	520	64.35	570	70.53
421	51.57	471	57.69	521	63.82	571	69.94	421	52.09	471	58.28	521	64.47	571	70.66
422	51.69	472	57.82	522	63.94	572	70.07	422	52.22	472	58.41	522	64.59	572	70.78
423	51.81	473	57.94	523	64.06	573	70.19	423	52.34	473	58.53	523	64.72	573	70.90
424	51.94	474	58.06	524	64.19	574	70.31	424	52.47	474	58.65	524	64.84	574	71.03
425	52.06	475	58.18	525	64.31	575	70.43	425	52.59	475	58.78	525	64.96	575	71.15
426	52.18	476	58.31	526	64.43	576	70.56	426	52.71	476	58.90	526	65.09	576	71.28
427	52.30	477	58.43	527	64.55	577	70.68	427	52.84	477	59.02	527	65.21	577	71.40
428	52.43	478	58.55	528	64.68	578	70.80	428	52.96	478	59.15	528	65.34	578	71.52
429	52.55	479	58.67	529	64.80	579	70.92	429	53.08	479	59.27	529	65.46	579	71.65
430	52.67	480	58.80	530	64.92	580	71.05	430	53.21	480	59.40	530	65.58	580	71.77
431	52.79	481	58.92	531	65.04	581	71.17	431	53.33	481	59.52	531	65.71	581	71.89
432	52.92	482	59.04	532	65.17	582	71.29	432	53.46	482	59.64	532	65.83	582	72.02
433	53.04	483	59.16	533	65.29	583	71.41	433	53.58	483	59.77	533	65.95	583	72.14
434	53.16	484	59.29	534	65.41	584	71.54	434	53.70	484	59.89	534	66.08	584	72.27
435	53.28	485	59.41	535	65.53	585	71.66	435	53.83	485	60.01	535	66.20	585	72.39
436	53.41	486	59.53	536	65.66	586	71.78	436	53.95	486	60.14	536	66.33	586	72.51
437	53.53	487	59.65	537	65.78	587	71.90	437	54.07	487	60.26	537	66.45	587	72.64
438	53.65	488	59.78	538	65.90	588	72.03	438	54.20	488	60.39	538	66.57	588	72.76
439	53.77	489	59.90	539	66.02	589	72.15	439	54.32	489	60.51	539	66.70	589	72.88
440	53.90	490	60.02	540	66.15	590	72.27	440	54.45	490	60.63	540	66.82	590	73.01
441	54.02	491	60.14	541	66.27	591	72.39	441	54.57	491	60.76	541	66.94	591	73.13
442	54.14	492	60.27	542	66.39	592	72.62	442	54.69	492	60.88	542	67.07	592	73.26
443	54.26	493	60.39	543	66.51	593	72.64	443	54.82	493	61.00	543	67.19	593	73.38
444	54.39	494	60.51	544	66.64	594	72.76	444	54.94	494	61.13	544	67.32	594	73.50
445	54.51	495	60.63	545	66.76	595	72.88	445	55.06	495	61.25	545	67.44	595	73.63
446	54.63	496	60.76	546	66.88	596	73.01	446	55.19	496	61.38	546	67.56	596	73.75
447	54.75	497	60.88	547	67.00	597	73.13	447	55.31	497	61.50	547	67.69	597	73.87
448	54.88	498	61.00	548	67.13	598	73.25	448	55.44	498	61.62	548	67.81	598	74.00
449	55.00	499	61.12	549	67.25	599	73.37	449	55.56	499	61.75	549	67.93	599	74.12
450	55.12	500	61.25	550	67.37	600	73.50	450	55.68	500	61.87	550	68.06	600	74.25

COTTON SELLER'S TABLE.

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400\$50.00				12½ Cents.				400\$50.50				12½ Cents.			
401	50.12	451	\$56.37	501	\$62.62	551	\$68.87	401	50.63	451	\$56.94	501	\$63.26	551	\$69.57
402	50.25	452	56.50	502	62.75	552	69.00	402	50.76	452	57.07	502	63.38	552	69.69
403	50.37	453	56.62	503	62.87	553	69.12	403	50.88	453	57.20	503	63.51	553	69.82
404	50.50	454	56.75	504	63.00	554	69.25	404	51.01	454	57.32	504	63.63	554	69.95
405	50.62	455	56.87	505	63.12	555	69.37	405	51.14	455	57.45	505	63.76	555	70.07
406	50.75	456	57.00	506	63.25	556	69.50	406	51.26	456	57.57	506	63.89	556	70.20
407	50.87	457	57.12	507	63.37	557	69.62	407	51.39	457	57.70	507	64.01	557	70.33
408	51.00	458	57.25	508	63.50	558	69.75	408	51.51	458	57.83	508	64.14	558	70.45
409	51.12	459	57.37	509	63.62	559	69.87	409	51.64	459	57.95	509	64.27	559	70.58
410	51.25	460	57.50	510	63.75	560	70.00	410	51.77	460	58.08	510	64.39	560	70.70
411	51.37	461	57.62	511	63.87	561	70.12	411	51.89	461	58.21	511	64.52	561	70.83
412	51.50	462	57.75	512	64.00	562	70.25	412	52.02	462	58.33	512	64.64	562	70.96
413	51.62	463	57.87	513	64.12	563	70.37	413	52.15	463	58.46	513	64.77	563	71.08
414	51.75	464	58.00	514	64.25	564	70.50	414	52.27	464	58.58	514	64.90	564	71.21
415	51.87	465	58.12	515	64.37	565	70.62	415	52.40	465	58.71	515	65.02	565	71.34
416	52.00	466	58.25	516	64.50	566	70.75	416	52.52	466	58.84	516	65.15	566	71.46
417	52.12	467	58.37	517	64.62	567	70.87	417	52.65	467	58.96	517	65.28	567	71.59
418	52.25	468	58.50	518	64.75	568	71.00	418	52.78	468	59.09	518	65.40	568	71.71
419	52.37	469	58.62	519	64.87	569	71.12	419	52.90	469	59.22	519	65.53	569	71.84
420	52.50	470	58.75	520	65.00	570	71.25	420	53.03	470	59.34	520	65.65	570	71.97
421	52.62	471	58.87	521	65.12	571	71.37	421	53.16	471	59.47	521	65.78	571	72.09
422	52.75	472	59.00	522	65.25	572	71.50	422	53.28	472	59.59	522	65.91	572	72.22
423	52.87	473	59.12	523	65.37	573	71.62	423	53.41	473	59.72	523	66.03	573	72.35
424	53.00	474	59.25	524	65.50	574	71.75	424	53.53	474	59.85	524	66.16	574	72.47
425	53.12	475	59.37	525	65.62	575	71.87	425	53.66	475	59.97	525	66.29	575	72.60
426	53.25	476	59.50	526	65.75	576	72.00	426	53.79	476	60.10	526	66.41	576	72.72
427	53.37	477	59.62	527	66.87	577	72.12	427	53.91	477	60.23	527	66.54	577	72.85
428	53.50	478	59.75	528	66.00	578	72.25	428	54.04	478	60.35	528	66.66	578	72.98
429	53.62	479	59.87	529	66.12	579	72.37	429	54.17	479	60.48	529	66.79	579	73.10
430	53.75	480	60.00	530	66.25	580	72.50	430	54.29	480	60.60	530	66.92	580	73.23
431	53.87	481	60.12	531	66.37	581	72.62	431	54.42	481	60.73	531	67.04	581	73.36
432	54.00	482	60.25	532	66.50	582	72.75	432	54.54	482	60.80	532	67.17	582	73.48
433	54.12	483	60.37	533	66.62	583	72.87	433	54.67	483	60.98	533	67.30	583	73.61
434	54.25	484	60.50	534	66.75	584	73.00	434	54.80	484	61.11	534	67.42	584	73.73
435	54.37	485	60.62	535	66.87	585	73.12	435	54.92	485	61.24	535	67.55	585	73.86
436	54.50	486	60.75	536	67.00	586	73.25	436	55.05	486	61.36	536	67.67	586	73.99
437	54.62	487	60.87	537	67.12	587	73.37	437	55.18	487	61.48	537	67.80	587	74.11
438	54.75	488	61.00	538	67.25	588	73.50	438	55.30	488	61.61	538	67.93	588	74.24
439	54.87	489	61.12	539	67.37	589	73.62	439	55.43	489	61.74	539	68.05	589	74.37
440	55.00	490	61.25	540	67.50	590	73.75	440	55.55	490	61.87	540	68.18	590	74.49
441	55.12	491	61.37	541	67.62	591	73.87	441	55.68	491	61.99	541	68.31	591	74.62
442	55.25	492	61.50	542	67.75	592	74.00	442	55.81	492	62.12	542	68.43	592	74.74
443	55.37	493	61.62	543	67.87	593	74.12	443	55.93	493	62.25	543	68.56	593	74.87
444	55.50	494	61.75	544	68.00	594	74.25	444	56.06	494	62.37	544	68.68	594	75.00
445	55.62	495	61.87	545	68.12	595	74.37	445	56.19	495	62.50	545	68.81	595	75.12
446	55.75	496	62.00	546	68.25	596	74.50	446	56.31	496	62.62	546	68.94	596	75.25
447	55.87	497	62.12	547	68.37	597	74.62	447	56.44	497	62.75	547	69.06	597	75.38
448	56.00	498	62.25	548	68.50	598	74.75	448	56.56	498	62.88	548	69.19	598	75.50
449	56.12	499	62.37	549	68.62	599	74.87	449	56.69	499	63.00	549	69.32	599	75.63
450	56.25	500	62.50	550	68.75	600	75.00	450	56.82	500	63.13	550	69.44	600	75.75

COTTON SELLER'S TABLE.

400\$51.00				12½ Cents.				400\$51.50				12½ Cents.			
401	51.13	451	\$57.51	501	\$63.88	551	\$70.26	401	51.63	451	\$58.07	501	\$64.51	551	\$70.95
402	51.26	452	57.63	502	64.01	552	70.38	402	51.76	452	58.20	502	64.64	552	71.07
403	51.39	453	57.76	503	64.14	553	70.51	403	51.89	453	58.33	503	64.77	553	71.20
404	51.51	454	57.89	504	64.26	554	70.64	404	52.02	454	58.46	504	64.89	554	71.33
405	51.64	455	58.02	505	64.39	555	70.77	405	52.15	455	58.59	505	65.02	555	71.46
406	51.77	456	58.14	506	64.52	556	70.89	406	52.28	456	58.71	506	65.15	556	71.59
407	51.90	457	58.27	507	64.65	557	71.02	407	52.41	457	58.84	507	65.28	557	71.72
408	52.02	458	58.40	508	64.77	558	71.15	408	52.53	458	58.97	508	65.41	558	71.85
409	52.15	459	58.53	509	64.90	559	71.28	409	52.66	459	59.10	509	65.54	559	71.98
410	52.28	460	58.65	510	65.03	560	71.40	410	52.79	460	59.23	510	65.67	560	72.10
411	52.41	461	58.78	511	65.16	561	71.53	411	52.92	461	59.36	511	65.80	561	72.23
412	52.53	462	58.91	512	65.28	562	71.66	412	53.05	462	59.49	512	65.92	562	72.36
413	52.66	463	59.04	513	65.41	563	71.79	413	53.18	463	59.62	513	66.05	563	72.49
414	52.79	464	59.16	514	65.54	564	71.91	414	53.31	464	59.74	514	66.18	564	72.62
415	52.92	465	59.29	515	65.67	565	72.04	415	53.44	465	59.87	515	66.31	565	72.75
416	53.04	466	59.42	516	65.79	566	72.17	416	53.56	466	60.00	516	66.44	566	72.88
417	53.17	467	59.55	517	65.92	567	72.30	417	53.69	467	60.13	517	66.57	567	73.01
418	53.30	468	59.67	518	66.05	568	72.42	418	53.82	468	60.26	518	66.70	568	73.13
419	53.43	469	59.80	519	66.18	569	72.55	419	53.95	469	60.39	519	66.83	569	73.26
420	53.55	470	59.93	520	66.30	570	72.68	420	54.08	470	60.52	520	66.95	570	73.39
421	53.68	471	60.06	521	66.43	571	72.81	421	54.21	471	60.65	521	67.08	571	73.52
422	53.81	472	60.18	522	66.56	572	72.93	422	54.34	472	60.77	522	67.21	572	73.65
423	53.94	473	60.31	523	66.69	573	73.06	423	54.47	473	60.90	523	67.34	573	73.78
424	54.06	474	60.44	524	66.81	574	73.19	424	54.59	474	61.03	524	67.47	574	73.91
425	54.19	475	60.57	525	66.94	575	73.32	425	54.72	475	61.16	525	67.60	575	74.04
426	54.32	476	60.69	526	67.07	576	73.44	426	54.85	476	61.29	526	67.73	576	74.16
427	54.45	477	60.82	527	67.20	577	73.57	427	54.98	477	61.42	527	67.86	577	74.29
428	54.57	478	60.95	528	67.32	578	73.70	428	55.11	478	61.55	528	67.98	578	74.42
429	54.70	479	61.08	529	67.45	579	73.83	429	55.24	479	61.68	529	68.11	579	74.55
430	54.83	480	61.20	530	67.58	580	73.95	430	55.37	480	61.80	530	68.24	580	74.68
431	54.96	481	61.33	531	67.71	581	74.08	431	55.50	481	61.93	531	68.37	581	74.81
432	55.08	482	61.46	532	67.83	582	74.21	432	55.62	482	62.06	532	68.50	582	74.94
433	55.21	483	61.59	533	67.96	583	74.34	433	55.75	483	62.19	533	68.63	583	75.07
434	55.34	484	61.71	534	68.09	584	74.46	434	55.88	484	62.32	534	68.76	584	75.19
435	55.47	485	61.84	535	68.22	585	74.59	435	56.01	485	62.45	535	68.89	585	75.32
436	55.59	486	61.97	536	68.34	586	74.72	436	56.14	486	62.58	536	69.01	586	75.45
437	55.72	487	62.10	537	68.47	587	74.85	437	56.27	487	62.71	537	69.14	587	75.58
438	55.85	488	62.22	538	68.60	588	74.97	438	56.40	488	62.83	538	69.27	588	75.71
439	55.98	489	62.35	539	68.73	589	75.10	439	56.53	489	62.96	539	69.40	589	75.84
440	56.10	490	62.48	540	68.85	590	75.23	440	56.65	490	63.09	540	69.53	590	75.97
441	56.23	491	62.61	541	68.98	591	75.36	441	56.78	491	63.22	541	69.66	591	76.10
442	56.36	492	62.73	542	69.11	592	75.48	442	56.91	492	63.35	542	69.79	592	76.22
443	56.49	493	62.86	543	69.24	593	75.61	443	57.04	493	63.48	543	69.92	593	76.35
444	56.61	494	62.99	544	69.36	594	75.74	444	57.17	494	63.61	544	70.04	594	76.48
445	56.74	495	63.12	545	69.49	595	75.87	445	57.30	495	63.74	545	70.17	595	76.61
446	56.87	496	63.24	546	69.62	596	75.99	446	57.43	496	63.86	546	70.30	596	76.74
447	57.00	497	63.37	547	69.75	597	76.12	447	57.56	497	63.99	547	70.43	597	76.87
448	57.12	498	63.50	548	69.87	598	76.25	448	57.68	498	64.12	548	70.56	598	77.00
449	57.25	499	63.63	549	70.00	599	76.38	449	57.81	499	64.25	549	70.69	599	77.13
450	57.38	500	63.75	550	70.13	600	76.50	450	57.94	500	64.38	550	70.82	600	77.25

COTTON SELLER'S TABLE.

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400\$52.00 13 Cents.					400\$52.50 13 1/8 Cents.				
401 52.13	451 58.63	501 65.13	551 71.63		401 52.63	451 59.19	501 65.75	551 72.31	
402 52.26	452 58.76	502 65.26	552 71.76		402 52.76	452 59.32	502 65.88	552 72.45	
403 52.39	453 58.89	503 65.39	553 71.89		403 52.89	453 59.45	503 66.01	553 72.58	
404 52.52	454 59.02	504 65.52	554 72.02		404 53.02	454 59.58	504 66.15	554 72.71	
405 52.65	455 59.15	505 65.65	555 72.15		405 53.16	455 59.71	505 66.28	555 72.84	
406 52.78	456 59.28	506 65.78	556 72.28		406 53.28	456 59.85	506 66.41	556 72.97	
407 52.91	457 59.41	507 65.91	557 72.41		407 53.41	457 59.98	507 66.54	557 73.10	
408 53.04	458 59.54	508 66.04	558 72.54		408 53.55	458 60.11	508 66.67	558 73.23	
409 53.17	459 59.67	509 66.17	559 72.67		409 53.68	459 60.24	509 66.80	559 73.36	
410 53.30	460 59.80	510 66.30	560 72.80		410 53.81	460 60.37	510 66.93	560 73.50	
411 53.43	461 59.93	511 66.43	561 72.93		411 53.94	461 60.50	511 67.06	561 73.63	
412 53.56	462 60.06	512 66.56	562 73.06		412 54.07	462 60.63	512 67.20	562 73.76	
413 53.69	463 60.19	513 66.69	563 73.19		413 54.20	463 60.76	513 67.33	563 73.89	
414 53.82	464 60.32	514 66.82	564 73.32		414 54.33	464 60.90	514 67.46	564 74.02	
415 53.95	465 60.45	515 66.95	565 73.45		415 54.46	465 61.03	515 67.59	565 74.15	
416 54.08	466 60.58	516 67.08	566 73.58		416 54.60	466 61.16	516 67.72	566 74.28	
417 54.21	467 60.71	517 67.21	567 73.71		417 54.73	467 61.29	517 67.85	567 74.41	
418 54.34	468 60.84	518 67.34	568 73.84		418 54.86	468 61.42	518 67.98	568 74.55	
419 54.47	469 60.97	519 67.47	569 73.97		419 54.99	469 61.55	519 68.11	569 74.68	
420 54.60	470 61.10	520 67.60	570 74.10		420 55.12	470 61.68	520 68.25	570 74.81	
421 54.73	471 61.23	521 67.73	571 74.23		421 55.25	471 61.81	521 68.38	571 74.94	
422 54.86	472 61.36	522 67.86	572 74.36		422 55.38	472 61.95	522 68.51	572 75.07	
423 54.99	473 61.49	523 67.99	573 74.49		423 55.51	473 62.08	523 68.64	573 75.20	
424 55.12	474 61.62	524 68.12	574 74.62		424 55.65	474 62.21	524 68.77	574 75.33	
425 55.25	475 61.75	525 68.25	575 74.75		425 55.78	475 62.34	525 68.90	575 75.46	
426 55.38	476 61.88	526 68.38	576 74.88		426 55.91	476 62.47	526 69.03	576 75.60	
427 55.51	477 62.01	527 68.51	577 75.01		427 56.04	477 62.60	527 69.16	577 75.73	
428 55.64	478 62.14	528 68.64	578 75.14		428 56.17	478 62.73	528 69.30	578 75.86	
429 55.77	479 62.27	529 68.77	579 75.27		429 56.30	479 62.86	529 69.43	579 75.99	
430 55.90	480 62.40	530 68.90	580 75.40		430 56.43	480 63.00	530 69.56	580 76.12	
431 56.03	481 62.53	531 69.03	581 75.53		431 56.56	481 63.13	531 69.69	581 76.25	
432 56.16	482 62.66	532 69.16	582 75.66		432 56.70	482 63.26	532 69.82	582 76.38	
433 56.29	483 62.79	533 69.29	583 75.79		433 56.83	483 63.39	533 69.95	583 76.51	
434 56.42	484 62.92	534 69.42	584 75.92		434 56.96	484 63.52	534 70.08	584 76.65	
435 56.55	485 63.05	535 69.55	585 76.05		435 57.09	485 63.65	535 70.21	585 76.78	
436 56.68	486 63.18	536 69.68	586 76.18		436 57.22	486 63.78	536 70.35	586 76.91	
437 56.81	487 63.31	537 69.81	587 76.31		437 57.35	487 63.91	537 70.48	587 77.04	
438 56.94	488 63.44	538 69.94	588 76.44		438 57.48	488 64.05	538 70.61	588 77.17	
439 57.07	489 63.57	539 70.07	589 76.57		439 57.61	489 64.18	539 70.74	589 77.30	
440 57.20	490 63.70	540 70.20	590 76.70		440 57.75	490 64.31	540 70.87	590 77.43	
441 57.33	491 63.83	541 70.33	591 76.83		441 57.88	491 64.44	541 71.00	591 77.56	
442 57.46	492 63.96	542 70.46	592 76.96		442 58.01	492 64.57	542 71.13	592 77.70	
443 57.59	493 64.09	543 70.59	593 77.09		443 58.14	493 64.70	543 71.26	593 77.83	
444 57.72	494 64.22	544 70.72	594 77.22		444 58.27	494 64.83	544 71.40	594 77.96	
445 57.85	495 64.35	545 70.85	595 77.35		445 58.40	495 64.96	545 71.53	595 78.09	
446 57.98	496 64.48	546 70.98	596 77.48		446 58.53	496 65.10	546 71.66	596 78.22	
447 58.11	497 64.61	547 71.11	597 77.61		447 58.66	497 65.23	547 71.79	597 78.35	
448 58.24	498 64.74	548 71.24	598 77.74		448 58.80	498 65.36	548 71.92	598 78.48	
449 58.37	499 64.87	549 71.37	599 77.87		449 58.93	499 65.49	549 72.05	599 78.61	
450 58.50	500 65.00	550 71.50	600 78.00		450 59.06	500 65.62	550 72.18	600 78.75	

COTTON SELLER'S TABLE.

400\$53.00				13¼ Cents.				400\$53.50				13½ Cents.			
401	53.13	451	\$59.75	501	\$66.38	551	\$73.01	401	53.63	451	\$60.32	501	\$67.00	551	\$73.69
402	53.26	452	59.89	502	66.51	552	73.14	402	53.76	452	60.45	502	67.14	552	73.83
403	53.39	453	60.02	503	66.65	553	73.27	403	53.90	453	60.58	503	67.27	553	73.96
404	53.53	454	60.15	504	66.78	554	73.40	404	54.03	454	60.72	504	67.40	554	74.09
405	53.66	455	60.28	505	67.91	555	73.54	405	54.16	455	60.85	505	67.54	555	74.23
406	53.79	456	60.42	506	67.04	556	73.67	406	54.30	456	60.99	506	67.67	556	74.36
407	53.92	457	60.55	507	67.18	557	73.80	407	54.43	457	61.12	507	67.81	557	74.49
408	54.06	458	60.68	508	67.31	558	73.93	408	54.57	458	61.25	508	67.94	558	74.63
409	54.19	459	60.81	509	67.44	559	74.07	409	54.70	459	61.39	509	68.07	559	74.76
410	54.32	460	60.95	510	67.57	560	74.20	410	54.83	460	61.52	510	68.21	560	74.90
411	54.45	461	61.08	511	67.71	561	74.33	411	54.97	461	61.65	511	68.34	561	75.03
412	54.59	462	61.21	512	67.84	562	74.46	412	55.10	462	61.79	512	68.48	562	75.16
413	54.72	463	61.34	513	68.97	563	74.60	413	55.23	463	61.92	513	68.61	563	75.30
414	54.85	464	61.48	514	68.10	564	74.73	414	55.37	464	62.06	514	68.74	564	75.43
415	54.98	465	61.61	515	68.24	565	74.86	415	55.50	465	62.19	515	68.88	565	75.56
416	55.12	466	61.74	516	68.37	566	74.99	416	55.64	466	62.32	516	69.01	566	75.70
417	55.25	467	61.87	517	68.50	567	75.13	417	55.77	467	62.46	517	69.14	567	75.83
418	55.38	468	62.01	518	68.63	568	75.26	418	55.90	468	62.59	518	69.28	568	75.97
419	55.51	469	62.14	519	68.77	569	75.39	419	56.04	469	62.72	519	69.41	569	76.10
420	55.65	470	62.27	520	69.90	570	75.52	420	56.17	470	62.86	520	69.55	570	76.23
421	55.78	471	62.40	521	69.03	571	75.66	421	56.30	471	62.99	521	69.68	571	76.37
422	55.91	472	62.54	522	69.16	572	75.79	422	56.44	472	63.13	522	69.81	572	76.50
423	56.04	473	62.67	523	69.30	573	75.92	423	56.57	473	63.26	523	69.95	573	76.63
424	56.18	474	62.80	524	69.43	574	76.05	424	56.71	474	63.39	524	70.08	574	76.77
425	56.31	475	62.93	525	69.56	575	76.19	425	56.84	475	63.53	525	70.21	575	76.90
426	56.44	476	63.07	526	69.69	576	76.32	426	56.97	476	63.66	526	70.35	576	77.04
427	56.57	477	63.20	527	69.83	577	76.45	427	57.11	477	63.79	527	70.48	577	77.17
428	56.71	478	63.33	528	69.96	578	76.58	428	57.24	478	63.93	528	70.62	578	77.30
429	56.84	479	63.46	529	70.09	579	76.72	429	57.37	479	64.06	529	70.75	579	77.44
430	56.97	480	63.60	530	70.22	580	76.85	430	57.51	480	64.20	530	70.88	580	77.57
431	57.10	481	63.73	531	70.36	581	76.98	431	57.64	481	64.33	531	71.02	581	77.70
432	57.24	482	63.86	532	70.49	582	77.11	432	57.78	482	64.46	532	71.15	582	77.84
433	57.37	483	63.99	533	70.62	583	77.25	433	57.91	483	64.60	533	71.28	583	77.97
434	57.50	484	64.13	534	70.75	584	77.38	434	58.04	484	64.73	534	71.42	584	78.11
435	57.63	485	64.26	535	71.89	585	77.51	435	58.18	485	64.86	535	71.55	585	78.24
436	57.77	486	64.39	536	71.02	586	77.64	436	58.31	486	65.00	536	71.69	586	78.37
437	57.90	487	64.52	537	71.15	587	77.78	437	58.44	487	65.13	537	71.82	587	78.51
438	58.03	488	64.66	538	71.28	588	77.91	438	58.58	488	65.27	538	71.95	588	78.64
439	58.16	489	64.79	539	71.42	589	78.04	439	58.71	489	65.40	539	72.09	589	78.77
440	58.30	490	64.92	540	71.55	590	78.17	440	58.85	490	65.53	540	72.22	590	78.91
441	58.43	491	65.05	541	71.68	591	78.31	441	58.98	491	65.67	541	72.35	591	79.04
442	58.56	492	65.19	542	71.81	592	78.44	442	59.11	492	65.80	542	72.49	592	79.18
443	58.69	493	65.32	543	72.95	593	78.57	443	59.25	493	65.93	543	72.62	593	79.31
444	58.83	494	65.45	544	72.08	594	78.70	444	59.38	494	66.07	544	72.76	594	79.44
445	58.96	495	65.58	545	72.21	595	78.84	445	59.51	495	66.20	545	72.89	595	79.58
446	59.09	496	65.72	546	72.34	596	78.97	446	59.65	496	66.34	546	73.02	596	79.71
447	59.22	497	65.85	547	72.48	597	79.10	447	59.78	497	66.47	547	73.16	597	79.84
448	59.36	498	65.98	548	72.61	598	79.23	448	59.92	498	66.60	548	73.29	598	79.98
449	59.49	499	66.11	549	72.74	599	79.37	449	60.05	499	66.74	549	73.42	599	80.11
450	59.62	500	66.25	550	72.87	600	79.50	450	60.18	500	66.87	550	73.56	600	80.25

COTTON SELLER'S TABLE.

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400\$54.00 13½ Cents.					400\$54.50 13¾ Cents.				
401 54.13	451 60.88	501 67.63	551 74.38	401 54.64	451 61.45	501 68.26	551 75.07		
402 54.27	452 61.02	502 67.77	552 74.52	402 54.77	452 61.58	502 68.39	552 75.21		
403 54.40	453 61.15	503 67.90	553 74.65	403 54.91	453 61.72	503 68.53	553 75.34		
404 54.54	454 61.29	504 68.04	554 74.79	404 55.04	454 61.86	504 68.67	554 75.48		
405 54.67	455 61.42	505 68.17	555 74.92	405 55.18	455 61.99	505 68.80	555 75.62		
406 54.81	456 61.56	506 68.31	556 75.06	406 55.32	456 62.13	506 68.94	556 75.75		
407 54.94	457 61.69	507 68.44	557 75.19	407 55.45	457 62.27	507 69.08	557 75.89		
408 55.08	458 61.83	508 68.58	558 75.33	408 55.59	458 62.40	508 69.21	558 76.02		
409 55.21	459 61.96	509 68.71	559 75.46	409 55.73	459 62.54	509 69.35	559 76.16		
410 55.35	460 62.10	510 68.85	560 75.60	410 55.86	460 62.67	510 69.48	560 76.30		
411 55.48	461 62.23	511 68.98	561 75.73	411 56.00	461 62.81	511 69.62	561 76.43		
412 55.62	462 62.37	512 69.12	562 75.87	412 56.13	462 62.95	512 69.76	562 76.57		
413 55.75	463 62.50	513 69.25	563 76.00	413 56.27	463 63.08	513 69.89	563 76.71		
414 55.89	464 62.64	514 69.39	564 76.14	414 56.41	464 63.22	514 70.03	564 76.84		
415 56.02	465 62.77	515 69.52	565 76.27	415 56.54	465 63.36	515 70.17	565 76.98		
416 56.16	466 62.91	516 69.66	566 76.41	416 56.68	466 63.49	516 70.30	566 77.11		
417 56.29	467 63.04	517 69.79	567 76.54	417 56.82	467 63.63	517 70.44	567 77.25		
418 56.43	468 63.18	518 69.93	568 76.68	418 56.95	468 63.76	518 70.57	568 77.39		
419 56.56	469 63.31	519 70.06	569 76.81	419 57.09	469 63.90	519 70.71	569 77.52		
420 56.70	470 63.45	520 70.20	570 76.95	420 57.22	470 64.04	520 70.85	570 77.66		
421 56.83	471 63.58	521 70.33	571 77.08	421 57.36	471 64.17	521 70.98	571 77.80		
422 56.97	472 63.72	522 70.47	572 77.22	422 57.50	472 64.31	522 71.12	572 77.93		
423 57.10	473 63.85	523 70.60	573 77.35	423 57.63	473 64.45	523 71.26	573 78.07		
424 57.24	474 63.99	524 70.74	574 77.49	424 57.77	474 64.58	524 71.39	574 78.20		
425 57.37	475 64.12	525 70.87	575 77.62	425 57.91	475 64.72	525 71.53	575 78.34		
426 57.51	476 64.26	526 71.01	576 77.76	426 58.04	476 64.85	526 71.66	576 78.48		
427 57.64	477 64.39	527 71.14	577 77.89	427 58.18	477 64.99	527 71.80	577 78.61		
428 57.78	478 64.53	528 71.28	578 78.03	428 58.31	478 65.13	528 71.94	578 78.75		
429 57.91	479 64.66	529 71.41	579 78.16	429 58.45	479 65.26	529 72.07	579 78.89		
430 58.05	480 64.80	530 71.55	580 78.30	430 58.59	480 65.40	530 72.21	580 79.02		
431 58.18	481 64.93	531 71.68	581 78.43	431 58.72	481 65.54	531 72.35	581 79.16		
432 58.32	482 65.07	532 71.82	582 78.57	432 58.86	482 65.67	532 72.48	582 79.29		
433 58.45	483 65.20	533 71.95	583 78.70	433 59.00	483 65.81	533 72.62	583 79.43		
434 58.59	484 65.34	534 72.09	584 78.84	434 59.13	484 65.94	534 72.75	584 79.57		
435 58.72	485 65.47	535 72.22	585 78.97	435 59.27	485 66.08	535 72.89	585 79.70		
436 58.86	486 65.61	536 72.36	586 79.11	436 59.40	486 66.22	536 73.03	586 79.84		
437 58.99	487 65.74	537 72.49	587 79.24	437 59.54	487 66.35	537 73.16	587 79.98		
438 59.13	488 65.88	538 72.63	588 79.38	438 59.68	488 66.49	538 73.30	588 80.11		
439 59.26	489 66.01	539 72.76	589 79.51	439 59.81	489 66.63	539 73.44	589 80.25		
440 59.40	490 66.15	540 72.90	590 79.65	440 59.95	490 66.76	540 73.57	590 80.38		
441 59.53	491 66.28	541 73.03	591 79.78	441 60.09	491 66.90	541 73.71	591 80.52		
442 59.67	492 66.42	542 73.17	592 79.82	442 60.22	492 67.03	542 73.84	592 80.66		
443 59.80	493 66.55	543 73.30	593 80.05	443 60.36	493 67.17	543 73.98	593 80.79		
444 59.94	494 66.69	544 73.44	594 80.19	444 60.49	494 67.31	544 74.12	594 80.92		
445 60.07	495 66.82	545 73.57	595 80.32	445 60.63	495 67.44	545 74.25	595 81.06		
446 60.21	496 66.96	546 73.71	596 80.46	446 60.77	496 67.58	546 74.39	596 81.20		
447 60.34	497 67.09	547 73.84	597 80.59	447 60.90	497 67.72	547 74.53	597 81.33		
448 60.48	498 67.23	548 73.98	598 80.73	448 61.04	498 67.85	548 74.66	598 81.47		
449 60.61	499 67.36	549 74.11	599 80.86	449 61.18	499 67.99	549 74.80	599 81.61		
450 60.75	500 67.50	550 74.25	600 81.00	450 61.31	500 68.12	550 74.93	600 81.75		

COTTON SELLER'S TABLE.

400\$55.00					13 $\frac{3}{4}$ Cents.					400\$55.50					13 $\frac{3}{8}$ Cents.				
401	55.13	451	\$62.01	501	\$68.89	551	\$75.76	401	55.64	451	\$62.57	501	\$69.51	551	\$76.45				
402	55.27	452	62.15	502	69.03	552	75.90	402	55.77	452	62.71	502	69.65	552	76.59				
403	55.41	453	62.28	503	69.16	553	76.03	403	55.91	453	62.85	503	69.79	553	76.72				
404	55.55	454	62.42	504	69.30	554	76.17	404	56.05	454	62.99	504	69.93	554	76.86				
405	55.68	455	62.56	505	69.44	555	76.31	405	56.19	455	63.13	505	70.07	555	77.00				
406	55.82	456	62.70	506	69.58	556	76.45	406	56.33	456	63.27	506	70.21	556	77.14				
407	55.96	457	62.83	507	69.71	557	76.58	407	56.47	457	63.41	507	70.35	557	77.28				
408	56.10	458	62.97	508	69.85	558	76.72	408	56.61	458	63.54	508	70.49	558	77.42				
409	56.23	459	63.11	509	69.99	559	76.86	409	56.75	459	63.68	509	70.62	559	77.56				
410	56.37	460	63.25	510	70.13	560	77.00	410	56.88	460	63.82	510	70.76	560	77.70				
411	56.51	461	63.38	511	70.26	561	77.13	411	57.02	461	63.96	511	70.90	561	77.83				
412	56.65	462	63.52	512	70.40	562	77.27	412	57.16	462	64.10	512	71.04	562	77.97				
413	56.78	463	63.66	513	70.54	563	77.41	413	57.30	463	64.24	513	71.18	563	78.11				
414	56.92	464	63.80	514	70.68	564	77.55	414	57.44	464	64.38	514	71.32	564	78.25				
415	57.06	465	63.93	515	70.81	565	77.68	415	57.58	465	64.52	515	71.46	565	78.39				
416	57.20	466	64.07	516	70.95	566	77.82	416	57.72	466	64.65	516	71.59	566	78.53				
417	57.33	467	64.21	517	71.09	567	77.96	417	57.86	467	64.79	517	71.73	567	78.67				
418	57.47	468	64.35	518	71.23	568	78.10	418	57.99	468	64.93	518	71.87	568	78.81				
419	57.61	469	64.48	519	71.36	569	78.23	419	58.13	469	65.07	519	72.01	569	78.94				
420	57.75	470	64.62	520	71.50	570	78.37	420	58.27	470	65.21	520	72.15	570	79.08				
421	57.88	471	64.76	521	71.64	571	78.51	421	58.41	471	65.35	521	72.29	571	79.22				
422	58.02	472	64.90	522	71.78	572	78.65	422	58.55	472	65.49	522	72.43	572	79.36				
423	58.16	473	65.03	523	71.91	573	78.78	423	58.69	473	65.63	523	72.57	573	79.50				
424	58.30	474	65.17	524	72.05	574	78.92	424	58.83	474	65.76	524	72.70	574	79.64				
425	58.43	475	65.31	525	72.18	575	79.06	425	58.97	475	65.90	525	72.84	575	79.78				
426	58.57	476	65.45	526	72.32	576	79.20	426	59.10	476	66.04	526	72.98	576	79.92				
427	58.71	477	65.58	527	72.46	577	79.33	427	59.24	477	66.18	527	73.12	577	80.05				
428	58.85	478	65.72	528	72.60	578	79.47	428	59.38	478	66.32	528	73.26	578	80.19				
429	58.98	479	65.86	529	72.73	579	79.61	429	59.52	479	66.46	529	73.40	579	80.33				
430	59.12	480	66.00	530	72.87	580	79.75	430	59.66	480	66.60	530	73.54	580	80.47				
431	59.26	481	66.13	531	73.01	581	79.88	431	59.80	481	66.74	531	73.67	581	80.61				
432	59.40	482	66.27	532	73.15	582	80.02	432	59.94	482	66.87	532	73.81	582	80.75				
433	59.53	483	66.41	533	73.28	583	80.16	433	60.08	483	67.01	533	73.95	583	80.89				
434	59.67	484	66.55	534	73.42	584	80.30	434	60.22	484	67.15	534	74.09	584	81.03				
435	59.81	485	66.68	535	73.56	585	80.43	435	60.35	485	67.29	535	74.23	585	81.17				
436	59.95	486	66.82	536	73.70	586	80.57	436	60.49	486	67.43	536	74.37	586	81.30				
437	60.08	487	66.96	537	73.83	587	80.71	437	60.63	487	67.57	537	74.51	587	81.44				
438	60.22	488	67.10	538	73.97	588	80.85	438	60.77	488	67.71	538	74.64	588	81.58				
439	60.36	489	67.23	539	74.11	589	80.98	439	60.91	489	67.85	539	74.78	589	81.72				
440	60.50	490	67.37	540	74.25	590	81.12	440	61.05	490	67.98	540	74.92	590	81.86				
441	60.63	491	67.51	541	74.38	591	81.26	441	61.19	491	68.12	541	75.06	591	82.00				
442	60.77	492	67.65	542	74.52	592	81.40	442	61.32	492	68.26	542	75.20	592	82.14				
443	60.91	493	67.78	543	74.66	593	81.53	443	61.46	493	68.40	543	75.34	593	82.28				
444	61.05	494	67.92	544	74.80	594	81.67	444	61.60	494	68.54	544	75.48	594	82.41				
445	61.18	495	68.06	545	74.93	595	81.81	445	61.74	495	68.68	545	75.62	595	82.55				
446	61.32	496	68.20	546	75.07	596	81.95	446	61.88	496	68.82	546	75.75	596	82.69				
447	61.46	497	68.33	547	75.21	597	82.08	447	62.02	497	68.96	547	75.89	597	82.83				
448	61.60	498	68.47	548	75.35	598	82.22	448	62.16	498	69.10	548	76.03	598	82.97				
449	61.73	499	68.61	549	75.48	599	82.36	449	62.30	499	69.23	549	76.17	599	83.11				
450	61.87	500	68.75	550	75.62	600	82.50	450	62.44	500	69.37	550	76.31	600	83.25				

COTTON SELLER'S TABLE.

275

300\$42.00		14 Cents.													
301 42.14	351 49.14	401\$56.14	451\$63.14	501\$70.14	551\$77.14	601\$84.14	651\$91.14								
302 42.28	352 49.28	402 56.28	452 63.28	502 70.28	552 77.28	602 84.28	652 91.28								
303 42.42	353 49.42	403 56.42	453 63.42	503 70.42	553 77.42	603 84.42	653 91.42								
304 42.56	354 49.56	404 56.56	454 63.56	504 70.56	554 77.56	604 84.56	654 91.56								
305 42.70	355 49.70	405 56.70	455 63.70	505 70.70	555 77.70	605 84.70	655 91.70								
306 42.84	356 49.84	406 56.84	456 63.84	506 70.84	556 77.84	606 84.84	656 91.84								
307 42.98	357 49.98	407 56.98	457 63.98	507 70.98	557 77.98	607 84.98	657 91.98								
308 43.12	358 50.12	408 57.12	458 64.12	508 71.12	558 78.12	608 85.12	658 92.12								
309 43.26	359 50.26	409 57.26	459 64.26	509 71.26	559 78.26	609 85.26	659 92.26								
310 43.40	360 50.40	410 57.40	460 64.40	510 71.40	560 78.40	610 85.40	660 92.40								
311 43.54	361 50.54	411 57.54	461 64.54	511 71.54	561 78.54	611 85.54	661 92.54								
312 43.68	362 50.68	412 57.68	462 64.68	512 71.68	562 78.68	612 85.68	662 92.68								
313 43.82	363 50.82	413 57.82	463 64.82	513 71.82	563 78.82	613 85.82	663 92.82								
314 43.96	364 50.96	414 57.96	464 64.96	514 71.96	564 78.96	614 85.96	664 92.96								
315 44.10	365 51.10	415 58.10	465 65.10	515 72.10	565 79.10	615 86.10	665 93.10								
316 44.24	366 51.24	416 58.24	466 65.24	516 72.24	566 79.24	616 86.24	666 93.24								
317 44.38	367 51.38	417 58.38	467 65.38	517 72.38	567 79.38	617 86.38	667 93.38								
318 44.52	368 51.52	418 58.52	468 65.52	518 72.52	568 79.52	618 86.52	668 93.52								
319 44.66	369 51.66	419 58.66	469 65.66	519 72.66	569 79.66	619 86.66	669 93.66								
320 44.80	370 51.80	420 58.80	470 65.80	520 72.80	570 79.80	620 86.80	670 93.80								
321 44.94	371 51.94	421 58.94	471 65.94	521 72.94	571 79.94	621 86.94	671 93.94								
322 45.08	372 52.08	422 59.08	472 66.08	522 73.08	572 80.08	622 87.08	672 94.08								
323 45.22	373 52.22	423 59.22	473 66.22	523 73.22	573 80.22	623 87.22	673 94.22								
324 45.36	374 52.36	424 59.36	474 66.36	524 73.36	574 80.36	624 87.36	674 94.36								
325 45.50	375 52.50	425 59.50	475 66.50	525 73.50	575 80.50	625 87.50	675 94.50								
326 45.64	376 52.64	426 59.64	476 66.64	526 73.64	576 80.64	626 87.64	676 94.64								
327 45.78	377 52.78	427 59.78	477 66.78	527 73.78	577 80.78	627 87.78	677 94.78								
328 45.92	378 52.92	428 59.92	478 66.92	528 73.92	578 80.92	628 87.92	678 94.92								
329 46.06	379 53.06	429 60.06	479 67.06	529 74.06	579 81.06	629 88.06	679 95.06								
330 46.20	380 53.20	430 60.20	480 67.20	530 74.20	580 81.20	630 88.20	680 95.20								
331 46.34	381 53.34	431 60.34	481 67.34	531 74.34	581 81.34	631 88.34	681 95.34								
332 46.48	382 53.48	432 60.48	482 67.48	532 74.48	582 81.48	632 88.48	682 95.48								
333 46.62	383 53.62	433 60.62	483 67.62	533 74.62	583 81.62	633 88.62	683 95.62								
334 46.76	384 53.76	434 60.76	484 67.76	534 74.76	584 81.76	634 88.76	684 95.76								
335 46.90	385 53.90	435 60.90	485 67.90	535 74.90	585 81.90	635 88.90	685 95.90								
336 47.04	386 54.04	436 61.04	486 68.04	536 75.04	586 82.04	636 89.04	686 96.04								
337 47.18	387 54.18	437 61.18	487 68.18	537 75.18	587 82.18	637 89.18	687 96.18								
338 47.32	388 54.32	438 61.32	488 68.32	538 75.32	588 82.32	638 89.32	688 96.32								
339 47.46	389 54.46	439 61.46	489 68.46	539 75.46	589 82.46	639 89.46	689 96.46								
340 47.60	390 54.60	440 61.60	490 68.60	540 75.60	590 82.60	640 89.60	690 96.60								
341 47.74	391 54.74	441 61.74	491 68.74	541 75.74	591 82.74	641 89.74	691 96.74								
342 47.88	392 54.88	442 61.88	492 68.88	542 75.88	592 82.88	642 89.88	692 96.88								
343 48.02	393 55.02	443 62.02	493 69.02	543 76.02	593 83.02	643 90.02	693 97.02								
344 48.16	394 55.16	444 62.16	494 69.16	544 76.16	594 83.16	644 90.16	694 97.16								
345 48.30	395 55.30	445 62.30	495 69.30	545 76.30	595 83.30	645 90.30	695 97.30								
346 48.44	396 55.44	446 62.44	496 69.44	546 76.44	596 83.44	646 90.44	696 97.44								
347 48.58	397 55.58	447 62.58	497 69.58	547 76.58	597 83.58	647 90.58	697 97.58								
348 48.72	398 55.72	448 62.72	498 69.72	548 76.72	598 83.72	648 90.72	698 97.72								
349 48.86	399 55.86	449 62.86	499 69.86	549 76.86	599 83.86	649 90.86	699 97.86								
350 49.00	400 56.00	450 63.00	500 70.00	550 77.00	600 84.00	650 91.00	700 98.00								



WHITNEY'S COTTON GIN, 1793.

HOW TO USE THE COTTON SELLER'S TABLES.

The price per pound is always at the top of the page.

The first column represents the number of pounds, the second column the amount in dollars and cents at the given price, as given at the top of the page. The next or third column will be the number of pounds again, and the next or fourth column will be the price as in the second column, and so on.

Example: What will 447 pounds of cotton bring, at $6\frac{1}{4}$ cents per pound?

Solution: Find the 447 in the column of pounds under the price of $6\frac{1}{4}$ cents, and opposite in the next column you will find \$27.93, the answer.

A. N. JENKINS' RULE FOR ESTIMATING HAY IN THE STACK.

Rule.—Let the hay settle 30 days. Then measure over the stack with tape-line from ground to ground in feet, and then find the width of the stack in feet and add the two results together, and divide the sum by 4, then multiply this result by itself, and multiply that number by the length of the sack in feet, and divide the product by 400 (or for greater accuracy by 420), and you will have the number of tons in the stack.

HOW MUCH ADVANTAGE IS GIVEN BY CHANGING THE EVENER.



Caution.—In moving the center pin of an evener one inch toward one of the end pins it changes the draft twice as much as it does to move one of the end pins one inch toward the center pin. Or in other words, moving the center pin changes the draft twice as much as changing one of the end pins or clevises.

An average evener is 42 inches in length.

Now if the center pin is moved one inch from the center to the right or left, the horse drawing on the short end will pull about $\frac{1}{20}$ more than the horse drawing on the opposite end.

If one of the end pins is moved one inch the difference will be about $\frac{1}{40}$.

Example: If a team of horses draw 2000 pounds, and the center pin is moved one inch from the center, what part of the whole load will each draw?

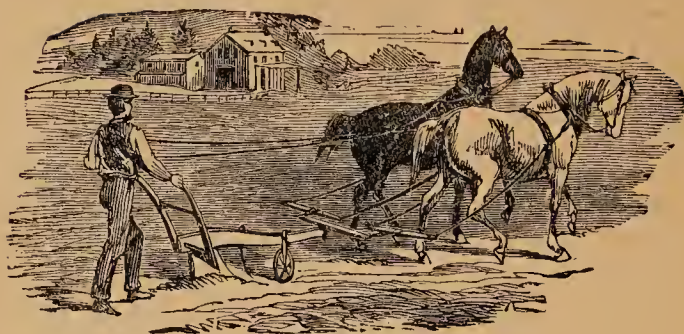
$$2000 \times \frac{1}{20} = 100 \text{ pounds, the difference.}$$

$$100 + 1000 = 1100 \text{ pounds.}$$

$$1000 - 100 = 900 \text{ pounds.}$$

Hence the horse at the short end of the evener draws 1100 lbs., and the other horse draws 900 lbs.

The draught on a 14-inch plow plowing 4 inches deep, is about 1000 lbs.; 5 inches deep, 1250 lbs.; 6 inches deep, 1500 lbs.



How to Find the Distance Traveled in Ploughing.

Showing the distance traveled by a horse in ploughing an acre of land, and the quantity of land cultivated per day, computed at the rate of 16 and 18 miles per day of 9 hours :

Breadth of furrow slice.	Space traveled in ploughing an acre.	Extent ploughed per day.		Breadth of furrow slice.	Space traveled in ploughing an acre.	Extent ploughed per day.	
		18 Mi.	16 Mi.			18 Mi.	16 Mi.
7	14 $\frac{1}{2}$	1 $\frac{1}{4}$	1 $\frac{1}{8}$	14	7	2 $\frac{1}{2}$	2 $\frac{1}{4}$
8	12 $\frac{1}{2}$	1 $\frac{1}{2}$	1 $\frac{1}{4}$	15	6 $\frac{1}{2}$	2 $\frac{3}{4}$	2 $\frac{3}{8}$
9	11	1 $\frac{3}{4}$	1 $\frac{1}{2}$	16	6 $\frac{1}{2}$	2 $\frac{9}{10}$	2 $\frac{3}{5}$
10	9 $\frac{9}{10}$	1 $\frac{1}{2}$	1 $\frac{3}{4}$	17	5 $\frac{3}{4}$	3 $\frac{1}{10}$	2 $\frac{3}{4}$
11	9	2	1 $\frac{3}{4}$	18	5 $\frac{1}{2}$	3 $\frac{1}{10}$	2 $\frac{9}{10}$
12	8 $\frac{1}{2}$	2 $\frac{1}{2}$	1 $\frac{9}{10}$	19	5 $\frac{1}{2}$	3 $\frac{1}{2}$	3 $\frac{1}{10}$
13	7 $\frac{1}{2}$	2 $\frac{1}{3}$	2 $\frac{1}{10}$	20	4 $\frac{9}{10}$	3 $\frac{1}{5}$	3 $\frac{1}{4}$

General Observations.

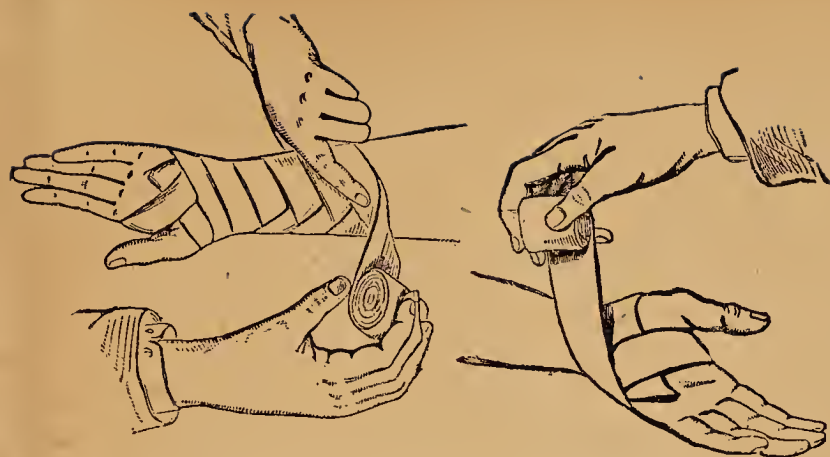
1. There are 43,560 square feet in an acre.
2. A piece of land 1 foot wide and 43,560 feet long is one acre.
3. 43,560 feet equal 8 $\frac{1}{4}$ miles.
4. There are a less number of turns in ploughing a long and narrow field than in ploughing a square one containing the same number of acres.
5. It takes less fence per acre to inclose a square field than it does to inclose a long and narrow field containing the same number of acres.

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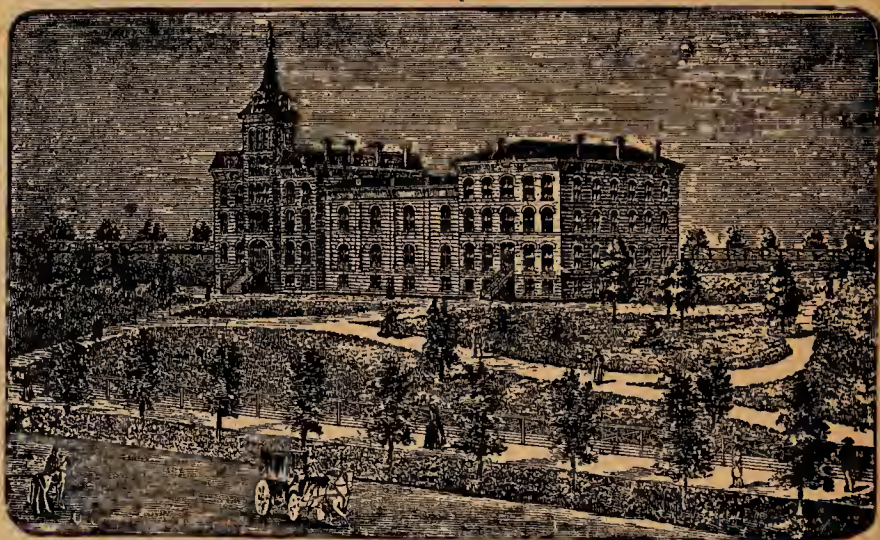
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